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# The BUSINESS EDUCATION WORLD

Successor to The American Shorthand Teacher

JOHN ROBERT GREGG, Editor

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Managing Editor

GUY S. FRY  
Business Manager

270 Madison Avenue, New York, New York

Vol. XIV

September, 1933

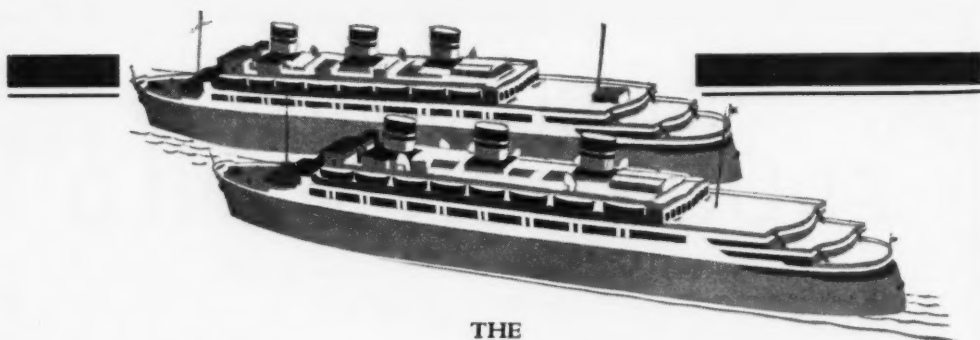
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THE BUSINESS EDUCATION WORLD is published monthly (except July and August) by The Gregg Publishing Company, John Robert Gregg, President; Rupert P. SoRelle, Vice-President; Walter F. Nenneman, Secretary-Treasurer; Hubert A. Hagar, General Manager; Guy S. Fry, Comptroller; 270 Madison Avenue, New York, New York; Boston Office, Statler Building, Boston, Massachusetts; Chicago Office, 2500 Prairie Avenue, Chicago, Illinois; San Francisco Office, Phelan Building, San Francisco, California; Canadian Office, 57 Bloor Street, West, Toronto, Ont., Canada; European Office, The Gregg Publishing Company, Ltd., Gregg House, 51 Russell Square, London, W. C. 1, England; Australian Office, The Gregg Publishing Company (Aust.), 4 Nithsdale Street, Sydney, New South Wales; Agency for India, Progressive Corporation, Ltd., Bombay. Printed in the U. S. A. Subscription rates: One dollar a year; ten cents a copy—subject to current postage and customs charges when mailed to countries to which the United States domestic postage rate does not apply.

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# THE BUSINESS EDUCATION WORLD



FAIRCHILD AERIAL SURVEYS, INC., N.Y.C.

Vol. XIV

September, 1933

No. 1

## This Magazine

By THE EDITOR

**T**HE BUSINESS EDUCATION WORLD is the result of a process of evolution. As it is rather an interesting story, I am going to tell it.

In 1918, when, at the request of many teachers, we discontinued printing the keys to the shorthand plates in *The Gregg Writer*, other teachers objected very strenuously to the change because they wanted the keys for dictation purposes. Mr. Guy S. Fry, the Business Manager of *The Gregg Writer*, then decided to print the keys in a small magazine called "*The Key*." To increase the interest and value of the little publication, he discussed each month some phase of teaching shorthand. The little magazine became so popular with teachers that it was decided to expand it into a real magazine, and thus *The American Shorthand Teacher* came into existence in 1920. It was at first a small magazine, but in 1924 it became necessary to enlarge it to regular magazine size.

Intended as a magazine for shorthand teachers only, the *A. S. T.*, as it became fa-

miliarly known, gradually took on a much broader aspect. Interesting and helpful articles on all phases of business education appeared in its pages, as well as reports of surveys and researches, extended reports of teachers' conventions at home and abroad—in short, almost everything that had to do with practical education was to be found in its pages. It has often been remarked that a set of the volumes of the *A. S. T.* would be the most valuable collection in the library of a teacher of business subjects.

Again and again, teachers of all the subjects included in the curriculum of business education have written us that, although they did not teach shorthand, they could not get along without the *A. S. T.*, and many of them urged us to give the magazine a broader title, which would indicate that it was a magazine for teachers of all business subjects. It became clear to us, too, that many teachers of other business subjects failed to realize the value of the *A. S. T.* because they believed it to be a magazine solely for shorthand teach-



ers. So the third step in the evolution comes with the change of title to *The Business Education World*. In harmony with the title, the magazine enters on a still broader field of activity—and the contents of the magazine will tell the story.

*The Business Education World*, then, makes its bow primarily because the magazine it succeeds had too narrow a title to indicate the character of its contents. But at the same time it is realized that there is a strongly felt need for a magazine championing business education published and backed by an organization with the contacts and influence that will insure a wide circulation and breadth of outlook. For years we have been preaching the need of solidarity of all the forces of business education. We believe that *The Business Education World* can render a worthwhile service in helping to consolidate these forces, by providing an independent forum for the administrators and directors as well as the teachers in public and private schools, and in the institutions of higher learning. We are confident that the readers of the *A. S. T.* who have been so generous in their praise of the magazine will give *The Business Education World* their enthusiastic support, and that the broadening of the scope of the magazine, not only in name but in purpose, will win the support of all interested in business education.

JOHN ROBERT GREGG.

## Looking Forward

A STATEMENT of the general objectives of commercial education in secondary schools has been formulated. The committee have done a good job and are receiving well-deserved praise from their colleagues. The objectives may be revised somewhat before they reach their final form, but the changes are not likely to be important modifications.

The year ahead of us should be devoted to translating these objectives into concrete, authoritative instructional material that can be placed in the hands of the teacher and pupil, thus making it possible for them to realize the objectives. Commercial education will not benefit materially until this second step is taken.

Let us keep in mind that suitable instructional materials should keep pace with courses of study. As so clearly pointed out by Dr. Ernest Horn and other authorities, a course

of study without the essential instructional material cannot function effectively and has a detrimental, rather than a beneficial, effect.

Dr. Horn has prepared a special article for the October issue of *The Business Education World* on the subject of Curriculum Building in the Field of Commercial Education. He will discuss the advisability of preparing business courses of study for each community. He will point out the integrity of subject matter that must be preserved in all courses of study. His paper is most timely and will be of great assistance in the preparation of much-needed scientific courses of study in the field of business education.

Dr. Clark's "Economic Myths" will run throughout the year, and his first article on the effect of the NRA on commercial education will appear next month.

The Story of Accounting will be told by Austin H. Carr, Chartered Accountant, Toronto, Canada; Lee McGinley, C. P. A., President, Michigan State Board of Accountancy; and other prominent authorities in this field. The first installment starts next month.

What has Hitler done to commercial education in Germany, and what plans has he for its future? The German Consul-General in New York City, Dr. Otto Kiep, will give an authoritative interview on this subject through the columns of this magazine in the near future.

Professor Nichols says that business men who have given little thought to preemployment training can be of relatively small service to educators in solving their problems. You may decide this matter for yourself as you read the interviews with business and professional leaders that start next month.

Dr. Gregg's "Story of Shorthand," Dr. Blackstone's abstracts, and Dr. Graham's book reviews are continuing features throughout the year.

Is dictation ruining the diction of our shorthand and typing teachers? Jane Dorsey Zimmerman, an international authority on diction, will answer this question from her laboratory in Columbia University.

Would the transcription speed of shorthand students be materially increased if their print-reading speed and comprehension were increased? Mazie Earle Wagner, University of Buffalo, will discuss this subject and outline a short supplementary course in the development of reading speed and comprehension for the use of teachers of transcription.

C. I. B.

# Money, a Neglected Social Institution in Education

By DR. CHARLES H. JUDD

Dean, School of Education, University of Chicago

*At only rare intervals has it been the good fortune of commercial educators to read anything in their field written by this distinguished Dean of Education. In this paper, he points out that our educational system does not adequately teach what money is or how it is to be dealt with. He sees evidence on every hand of a widespread ignorance of money. What can we do in the commercial course to insure that our students thoroughly understand the value of money, its meaning, and its place in our economic life? Read Dr. Judd's appeal and watch for the discussion of his paper by Professor Frederick G. Nichols, Dr. E. J. McNamara, and other commercial educators in the next issue.*

**T**HERE are certain reservations that I must make at the opening of this paper.

I do not know anything about the advanced courses now offered in some high schools under the titles "Business Management" or "Business Organization." I think I am acquainted with the ordinary commercial courses provided in high schools, and I can speak with assurance about the pupils who come through these courses and about those who are educated in the ordinary academic lines. I have tried in recent years, whenever opportunity offered, to visit the high school courses in economics. This paper does not pretend to cover these high school courses in economics. I may remark in passing that I have seen some very formal teaching of economics in high schools, and, for that matter, in junior colleges. I shall, however, assume that my topic, "Money, a Neglected Social Institution," is inapplicable to the courses in business management and the courses in economics offered in high schools, and I shall ask that my criticisms of the schools of this country for failing to deal with money be thought of as directed toward the instruction provided in the commonly offered courses.

Finally, I make the reservation that I shall not attempt to cover the field of college education. I judge that college students are, of late, being told a great deal about money. I am disposed to think that what

they are told comes at so late a period in their training that the information is of little value, and I gather from what I read that college students, like the rest of the world, are compelled to listen to many statements about money that are, to put the matter very mildly, of doubtful validity. With these reservations, I begin the discussion of my subject.

## High School Pupils' Ignorance Regarding Money

Some time ago I asked a group of high school pupils to tell me how much interest a man would receive who deposited \$100 in a savings bank that paid 3 per cent, if he left his deposit in the bank for a year. The correct answer was given without hesitation. I then asked where the \$3 came from, and the most intelligent answer given was that it came from the bank. The contrast between the knowledge of these pupils of the arithmetic of interest and their ignorance of the economics of interest is readily explained by the fact that elementary schools teach with vigor and emphasis the rules for calculating interest, but are almost universally silent on the vital matters of personal or public finance. The value of money, its meaning for social cooperation, and its place in the industrial and governmental systems of the country are not included in the ordinary school curriculum. Money does not seem to appear naturally in any of the established school subjects. History, as ordinarily taught, says nothing about money. Geography does not treat of money. The literary selections taught in English

*Note:* An address delivered at the University of Chicago Conference on Business Education, June 29, 1933.

classes include no references to money. Natural science includes no statements about money. Only arithmetic makes reference to money, and, there, money is treated as nothing more than a counter.

### **Money in Arithmetic and Home Economics Courses**

One impressive fact that is evident to the student of educational methods is that the examples in arithmetic in which reference is made to money are peculiarly ineffective in achieving their ostensible purpose. Money problems are supposed to be concrete. It is sometimes asserted that they are interesting to pupils, and that they make number ideas, which are recognized as highly abstract, readily understood by immature minds. The fact is that money is so much more abstract than number that pupils often commit the most grotesque errors without the slightest realization of what they are doing. The prices of commodities to be purchased at the store may be any amounts that happen to occur to the person who dictates the problem. The fact is that most adults would not be seriously shocked at almost any figure assigned in an arithmetic problem as the cost of a locomotive. For children, even oranges and suits of clothes may range between wide extremes without arousing any intellectual restlessness.

There is one general course in the high school curriculum that has sometimes introduced instruction with regard to money, and that is the course in home economics. Family budgets are discussed in some of these courses, and the costs of household supplies are sometimes treated in a thoroughly realistic fashion. I have heard instructors in home economics state that they are limited in the free discussion of household finance by the fact that the economic status of one pupil differs so greatly from that of another pupil that embarrassments often arise from the highly personal turn that the lesson takes. Or if personal relations to money are eliminated, the whole treatment becomes altogether theoretical and correspondingly ineffective.

### **Money Outside the Pupils' Experience**

Perhaps the school situation with regard to money can be summarized in the statement that children have no money of their own, know nothing about its value, and would be wholly outside the sphere of their personal

experience if they attempted to deal with the financial problems of their families.

I was much interested to learn some time ago that one of the topics commonly discussed with freshmen during Freshman Week, when the newcomers are being oriented in a new world where they are experiencing their first independence, is the topic of how to manage one's money. The traditions regarding college students and their parents seem to indicate that this preliminary course in how to get on without too frequent appeals to the parental bank account is timely and even necessary. At all events, the need of treatment of this topic in Freshman Week courses seems to supply evidence that the topic has not been properly discussed in the lower schools.

One might go on indefinitely illustrating the fact that there is widespread ignorance about money, and far too general a tendency to go astray in the handling of this highly important, but usually little understood modern institution. The ordinary adult is likely to think of the Government as having an inexhaustible supply of money. Foreign debts are confusing because it seems difficult to think at one and the same time of commodities and tariffs. Taxes are an intolerable burden to the citizen, because they come at stated intervals and seem to take away something very real. Furthermore, it is not clear to the ordinary mind that anything comes back from this periodic depletion of one's individual resources.

We must agree, I believe, that the educational system does not adequately teach what money is or how it is to be dealt with in individual lives or in the collective life of society.

### **Money a Symbol**

There are a number of psychological reasons for this situation. A consideration of some of these psychological reasons will perhaps prepare the way for suggestions with regard to reforms that may be considered as worth trying.

In the first place, money is a symbol; it represents something outside of itself. If one traces the history of trade, one finds that the earliest forms of exchange dealt directly with commodities that could be seen and understood. Barter is a form of exchange that may, it is true, be inequitable at times, but barter has the virtue of being a process that is carried on, so to speak, before one's

eyes. Barter soon becomes inconvenient in a complex society, and ultimately becomes impossible. Some comparatively indestructible commodity must be found that can serve as a center of reference in order to relieve the inconveniences of barter. This center of reference becomes a symbol or representative of value. How far removed the symbol of value is from real commodities is attested by the fact that it has become necessary in modern society to protect the symbol by devices of coinage under governmental protection. Not only so, but it seems not improbable that governmental authority will have to be considerably extended in order to keep this symbol from varying to such a degree that it will destroy rather than represent values.

It is hardly necessary in these times to labor the point. Money is a highly abstract symbol of values and, as such, it is difficult to understand and interpret.

### **Money Represents Both Value Earned and Value Spent**

A second and somewhat intricate psychological fact about money is that it stands at the center of a twofold relation; it is the depository of value when it is earned; and it is the representative of value when it is expended. Value that is in process of being deposited is often wholly different, in its psychological character, from value that is being expended. The foregoing statement is especially true of the experience of children. Children are, for the most part, recipients of money. They seldom really earn money. Children are in a state of dependence, and in this state they receive, without effort on their part, symbols of values that, in some cases, are large. They do not have any adequate understanding of that which they receive. They are, therefore, likely to be prodigal and thoughtless in expenditure. Even where they gain some true notion of the value of money in securing the things they want through experimentation with the opportunities and limitations of expenditure, they have no proper appreciation of the value of money that has to be earned as related to the value of money when it is spent.

The symbolic character of money is thus rendered doubly complex, because money stands in a relation to work, on the one hand, and to the good things of life on the other. The dual relation that has been described is infinitely complicated in practical life by the

fact that acquisition of money is by no means always through labor. One may have good luck and strike oil, or one may supply society with wit and humor and reap rich and easy rewards while one's fellows toil long and arduously for a pittance. The vicissitudes of expenditure are hardly less than those of acquisition.

### **Social Relations Give Value to Money**

A third psychological fact about money is that the relations that give value to money are, in large measure, social rather than material. Robinson Crusoe on his island might have use for metals, but he would have no use for coins or paper money. It was pointed out in a preceding paragraph that money has to rely for its proper use on governmental protection. No clearer evidence could be adduced to show the essentially social character of money.

Children have great difficulty in understanding social relations of any kind. These relations are not tangible; they do not present themselves to the senses; they are not easily distinguished in the midst of the emotional settings that usually surround social contacts. That it is difficult for children to understand the social sanctions incorporated in coins and paper money can be impressively demonstrated by appealing to the fact that even mature adults are unable to understand the full import of the social relations that give money its character. Debased coins and paper money have frequently been floated in abnormal quantities and accepted for a time by a populace which mistook governmental guarantees for value. Conversely, when suspicion, which is a very subtle social force, arises in the land, governmental guarantees, which have very substantial values behind them, may be cast aside as worthless.

### **The History of Money as a Starting Point**

Perhaps enough has been said to justify the statement which is the crux of the whole matter: Money is an abstract symbol, extraordinarily difficult to understand, and therefore extremely difficult to teach. It does not follow from this statement, however, that the schools are justified in doing as they do when they fail utterly to attempt to give pupils any understanding of money. If one regards education as a preparation for efficient living, it seems imperative that somewhere along

the line there should be a vigorous attack on the difficult problem of teaching people something about money and about how to use it.

From what has been said regarding the abstract character of money, it may properly be concluded, I believe, that there is little justification for what may be called an early direct attack in the elementary school on the instructional problem here under consideration. I am not altogether discouraged, I may say, about even a direct attack in the elementary school on the problem of cultivating more knowledge than is now current in American society about the nature of mediums of exchange. Perhaps I can explain why I think something can be done even with young children to explain the meaning of money. During the World War, some pamphlets were published by the Food Administration and the Bureau of Education under the title, "Lessons in Community and National Life." In one of these pamphlets was a lesson setting forth the salient facts in the history of money. The purpose of the war-time pamphlets was not so much to teach about money as it was to create in the minds of pupils an idea of the meaning of social organization. The lesson on money was only one of a series of lessons on social organization. The interesting fact to which I wish to call attention is that the children in about one hundred school systems who were asked to select the lesson that interested them most selected the sketch on the history of money. It seems clear that pupils are interested and willing to learn about money. Possibly, if teachers were more fully aware of this interest, and were themselves better acquainted with the history of money, a new and very useful chapter might be added to the elementary school curriculum.

### The Relation to Weights and Measures

Even if the history of money were more generally taught in schools, there would be lacking something of the understanding that is to be desired if people are to cope with the problems of personal finance, to say nothing of the larger problems of public finance. We must consider, therefore, what the duty of the school is beyond the descriptive account implied by the title "History of Money."

The major suggestion to which our discussion leads is that the schools should devote themselves in the early years of the training of children to a study of those social inter-

dependencies that are concrete enough to be understood fairly readily and to training in the appreciation of certain values that lie within the children's experiences, in the expectation that the highly abstract notions of value will thus secure a safe foundation.

To illustrate the meaning of this statement, let me suggest, first, that the school begin by stressing certain topics that are apparently only remotely related to money. The school has to deal with weights and measures. These are far more tangible than coins in their social significance and in their concrete character. Let the schools add to the exhibition that is now commonly made of the units of the tables of weights and measures a treatment of the part played by the Government in establishing and protecting the standards of measure. It is comparatively easy to understand that public interest is served and equity between man and man is insured by governmental control of weights and measures. The full explanation of weights and measures is legitimate, even if the understanding of money were not a remote goal of instruction.

### Other Money Relationships

After giving instruction about weights and measures, the elementary school may properly explain insurance as a social device for distributing losses throughout the social group. Gradually, the problem of taxation may be attacked. It would be a very useful service to society if a generation could be reared that looked upon taxes as devices for securing important services by cooperative contribution.

Perhaps the foregoing references to public interests that can be cultivated as introductory to an understanding of money are enough to illustrate what was meant by the statement that money should be approached indirectly. Other introductory lessons could be devised by referring to various kinds of personal property. Long before a child in the elementary school is asked to think about coins as social symbols, he might be taught to think of values. Suppose that a teacher in the middle grades should teach how books are made. The author who prepares the manuscript, the typesetter, the paper maker who furnishes the materials for the book, the binder, and the distributor—all are concrete and readily recognizable workers. The book has value that is usually not understood. This value is the result of the labor of many contributors who will arouse the



interest of pupils if once the pupils are introduced to them.

What I am trying to suggest is that the real basis of values be revealed before these values are obscured by the use of the cryptic statement that a book is worth so and so much money.

By way of generalization of the single illustration, I would have the lower schools analyze the value of all kinds of property. I would show pupils why a tree is of high value because it cannot be replaced until long years have elapsed in which slow growth produces something that cannot be created suddenly.

I would have pupils realize that the clothing they wear is the product not only of labor, but of invention. The progress of society in the manufacture of cloth can be made into a vivid romance. It can be used to open the minds of pupils to an understanding of values.

Perhaps it will be said that much of what I have been advocating is already being done. Well and good; the program needs only to be organized to the end that pupils who have all the elements of understanding shall integrate these elements into a broad social comprehension of what exchange and money mean.

### Buying and Selling Come Later

I am quite certain that some such preparatory training in the appreciation of values should precede the examples in buying and selling which are now accepted as suitable examples to be solved by little children. Buying and selling without a background of understanding of values become merely formal transactions, unintelligently controlled by mere arbitrary price fixing.

I remember once seeing an example of so-called "storekeeping" in an elementary grade. In the course of the operations of the store, a large, well-bound book sold for 10 cents and an unbound pamphlet sold for 76 cents. In the rotation of storekeepers and the replenishing of the stock, the 10-cent book was bought back by the then storekeeper at

the ruinous price of 60 cents. Evidently, there was no correlation between money transactions and values.

If some fundamental ideas of value can be cultivated in the minds of pupils at an early stage, it ought to be possible gradually to introduce the ideas of equitable exchange. Again, I am disposed to draw upon common experience in schools for a horrible example of the way exchange should not be taught.

We have all encountered, I dare say, such examples as this: "A certain milliner bought seven hats for 50 cents each and sold them for \$2.30 each. Did she gain or lose, and how much?" This example leaves out of account rental for the place of sale, the expense of maintaining an organization, the interest charges that might have accumulated if a long time, say five years, elapsed between the date of purchase and the date of sale. The fact is that the example quoted is nothing but an example in multiplication and subtraction expressed in money terms; it is not an example in real buying and selling. The sad fact about such ideas about money as result from the use of examples of this kind is that milliners are constantly going bankrupt while accumulating experience about true values and their relation to money.

I have observed some bookkeeping that seemed to me quite as misleading as the example cited above. The fact is that bookkeeping can be neat without being intelligent. It can follow strict rules of entry without following the laws of economics.

The argument I have attempted to present can be summarized in a very brief statement. The understanding of money requires a background of acquaintance with social relations and values that can be acquired only through carefully planned, systematic training. Such training is not provided by the present-day schools. It is very much needed by a society that is in distress because of widespread and gross ignorance of economic principles among a people thoroughly drilled in arithmetic and bookkeeping.

### OUR COVER

The picture on this month's cover is an aerial view of the main business section of New York City, the money center of the world. See page 38 for a detailed description.



# Economic Myths

By DR. HAROLD F. CLARK

Professor of Educational Economics,  
Teachers College, Columbia University

*Over one million youth are now receiving their business education in the schools of this country. The soundness of the economic thinking of these young people is a matter of profound importance to all who have the welfare of this country at heart.*

THE BUSINESS EDUCATION WORLD considers that one of the most valuable services it can render to the teachers and directors of commercial education is concretely evidenced in this series of "Economic Myths," and in the discussions of present-day economics, which Dr. Clark will carry on through the columns of this magazine from month to month.

THE change in economic conditions should have brought about big changes in what people believe about the economic world. As happens so many times, the changes in beliefs do not keep pace with changes in conditions. The automatic machine and the other products of modern technology have destroyed the validity of many of our old economic beliefs. This series of economic myths was written to point out some of the things that people believe and that are no longer true. The purpose in publishing them is to try to provide a better understanding of our economic world, and thereby help improve the economic welfare of all.

## ECONOMIC MYTH NO. 1

**If Each Person Saved More, All Would Be Well**

MANY people advocate thrift as the solution of economic ills. Thrift and more thrift—that is all we need to solve the economic difficulty. If each person should increase his savings at the present time, what would happen? Presumably, fewer shoes and hats and shirts would be bought. If there were a drastic increase in saving, there would be a drastic falling off in all retail sales. Ultimately, of course, the money that was saved might appear in the form of new factories and employ people. But in all too many cases these factories would simply be duplicating already overexpanded facilities. This could hardly be considered a solution of the economic problem. A far more serious matter is that immediately sales would decline, orders would be canceled, and factories would

be closed. If we started out to solve the economic problem by saving more, we might wind up by wrecking the system.

## ECONOMIC MYTH NO. 2

**Competition Insures a Fair Price to the Consumer**

MANY a man in America assumes that the competition of sellers will insure him a fair price for what he buys. A greater mistake was never made. A rather careful investigation indicates that if one oil company had a monopoly of oil in a given town, it could sell the gasoline for half what it is being sold for in that town. Four gas stations on the intersection of two streets increase the cost of distribution. The net effect of competition, from the producing through the refining and distribution, has doubled the cost of oil to the consumer. We are not saying it would be desirable to have a monopoly of oil production and distribution. We are simply stating that competition no longer guarantees a fair price. In fact, competition in this particular case has given us a price fully double what it could be otherwise. And to add to the irony of the situation, the oil companies have not been making any money at the present prices.

In a simple agricultural community, where real competition prevailed and where each person was a judge of quality of all goods, competition might bring about a fair price. The ordinary consumer today is powerless as a judge of the thousand and one commodities presented for his purchase. The best sales campaign is likely to determine where he will

spend his money. The ordinary individual is quite incompetent to judge of the relative value of electric refrigerators, radios, airplanes, many of the new textiles, practically all of the new chemicals, and hundreds of other things that are offered for sale. Competition cannot possibly determine a fair price to the consumer.

### ECONOMIC MYTH NO. 3

#### Competition Is the Most Efficient Way to Run Any Business

**W**E have always assumed in this country that if each man had an equal opportunity, the most efficient business would win. We have seen that all men do not have equal opportunity. This fact alone tends to limit the effectiveness of competition. It is generally admitted also that in many fields, such as water systems, lights, telephone, etc., competition is inadvisable. We have just seen that the same thing is true as far as the oil industry is concerned. There are strong reasons for thinking that some cooperative agreement in the soft-coal industry would benefit the consumer, the producer, and the worker. In many fields of American business today, competition is no longer the most efficient way to operate. When industries were small, one man was able to judge the entire situation. There was much to be said for competition. In a highly interdependent world, where the smooth operation of one industry may determine whether another industry in a section of the country a thousand miles away will be prosperous, unlimited competition is no longer the most efficient way to run all businesses.

### ECONOMIC MYTH NO. 4

#### There Is Equal Economic Opportunity for All

**M**ANY people in the United States still believe that there is equal economic opportunity for all. On the surface of the matter it would seem to be a rather weird form of equality that would argue that a boy who inherits 10 cents has as equal an opportunity to enter the business of manufacturing textiles as has the boy who inherits \$10,000,000. We say nothing about the desirability of the economic equality. We are simply stating that it does not exist.

It is an unusual conception of equality that would argue that boys have equal opportunity to enter all occupations. One boy comes from a home where the family income is \$700 a year, and he is one of four children. He wants to go to college to study medicine. Another boy is the son of a successful doctor. He is one of two children, and the family income is \$20,000 a year. It is certainly perverting the meaning of the term "equality" to suggest that these two boys have equal opportunity to obtain a medical education.

One boy lives in the town where the state university is located. His home surroundings are much the same as another boy who lives 300 miles away. Again, there is a substantial difference in the opportunity of these two boys to obtain a college education. There are today many and real economic inequalities in the United States.

### ECONOMIC MYTH NO. 5

#### Working Women Keep Men from Jobs

**O**NE of the most widespread beliefs today is that, if women work, they are thereby keeping jobs from men. It is just a little difficult to determine the meaning of this argument. If it is implied that the country would be economically better off if women did not work, then we certainly cannot accept the assumption. This will be readily evident if we apply the same argument to other classes of people.

If we are to improve the economic welfare of the country by keeping women from working, why not go still farther by keeping red-headed men from working? We might even go a step farther and keep all men weighing over 200 pounds from working. Then we might keep people weighing 110 pounds from working. Finally, we might decide that only white people, thirty-eight years of age, who weigh 150 pounds, and who have graduated from Yale, shall be allowed to work. If someone can evolve a scheme by which we can make the Yale graduates do all the work and give the rest of us the product, I shall be perfectly happy. But no one in his right mind would argue that this is a process to increase the economic welfare of the country. On the other hand, it is readily admitted that, over short periods of time, if you bar any group of people from working, whether they are women, black-headed men, or Princeton graduates, the rest of the population will

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thereby benefit, as far as jobs are concerned. But it must be clearly stated, once and for all, that debarring any group from a chance to work is not a method of increasing the welfare of any country.

#### ECONOMIC MYTH NO. 6

##### Married Women, If They Work, Take Jobs from Men

A PARTICULARLY prevalent form of the argument stated previously is that married women take jobs from men. On all sides you hear the statement made that if a girl is married and has someone to support her, she should not be allowed to work and deprive someone else of the job. There are perhaps few school boards in the United States who are not obsessed with this idea. They are firmly convinced that they can save the nation by barring married women from teaching.

Obviously, all the objections to depriving women, in general, from working apply with equal force to the married women. It should be stated again that, over a short period of time, depriving any group of the right to work will provide more opportunity for other groups, but this method does not lead to the greater economic welfare of the society.

If a social order has been allowed to develop to such a point that many women prefer to work outside the home—and many do not have a full-time job looking after a modern apartment—that society is suffering an economic loss if it does not make some rational provision to use the spare time of such women. We are not suggesting that all married women should work full time. We are stating emphatically that the economic welfare of a society can be improved by systematically making plans to use the hour or two hours or three hours or any other amount of labor that married women can conveniently spare from their other tasks.

(To be continued next month)

## A Study of Typewriting Accomplishments in California Secondary Schools

Reviewed by HAROLD H. SMITH

*If the teaching of typing can be improved—and it can—California is going to improve it. That is in keeping with California's place in the educational world. This study is an example of the benefits to be derived from efficient state supervision of commercial education.*

D R. IRA W. KIBBY, Chief, Bureau of Business Education, State Department of Education, Sacramento, California, issued in March, 1933, "A Study of Typewriting Accomplishments in California Secondary Schools" for the years 1930 and 1931. A limited amount of comparative information is also furnished for typewriting students in junior colleges for the year 1931.

Dr. Kibby and the hundreds of typewriting teachers of the state of California are to be congratulated upon this attempt to discover the solid facts in typing accomplishment. We need to have more of this kind of fact finding, to know what our present attainments are

and so be able to determine the attainable objectives of the future.

The work of over 40,000 students on two separate state-wide typewriting tests had to be gathered together, checked, recorded, and studied. Standard statistical methods have been painstakingly followed, and we are sure that the teachers of California can be in no doubt as to where they and their students stand at the end of each of the four semesters of typewriting in comparison with all other students in the state.

The only type of achievement considered is the ability to type continuity matter for 5-minute periods. The report suggests several other types to be checked in the future.

### The Summary

The results of the two state-wide typewriting tests given during the end of the school years of 1930 and 1931 indicate that:

1. Students taking typewriting for a double period each day accomplished more than students taking typewriting for a single period, but probably not enough more to justify the extra time of the student, the extra cost of equipment, and the extra cost of instruction.

2. Students taking typewriting for a single period each day accomplished more in the same *total* amount of time given to practice and study than students taking typewriting for a double period each day.

3. Students taking typewriting for two periods, together with teacher instruction and supervision, accomplished slightly more than students taking typewriting for two periods a day (separated) when one period was with teacher instruction and the other was used for practice with little or no instruction. The difference in accomplishments, however, probably does not justify the extra teacher cost.

4. Students enrolled in senior and four-year high schools taking typewriting for a single period, from 50 to 60 minutes a day, accomplished, on the average, from 1 to 3 more words per minute than students taking typewriting for a single period of 40 to 45 minutes a day. Students enrolled in the junior high schools taking typewriting for a single period, from 50 to 60 minutes a day, accomplished, on the average, from 2 to 7 words more per minute than students taking typewriting for a single period of 40 to 45 minutes a day. It would seem that the 50- to 60-minute period is better for junior high school students than it is for senior and four-year high school students. The excess in accomplishments of students in the senior and four-year high schools does not seem to be commensurate with the extra time given to practice and instruction.

5. There is much overlapping in typewriting accomplishments that could be corrected by a better classification of students.

6. Students enrolled in the ninth grades of the junior high schools accomplished more than

students enrolled in the eighth grades in first-semester typewriting.

7. Students enrolled in the tenth grades of the senior high schools accomplished more than students enrolled in the ninth grades in like semesters of typewriting.

8. Students enrolled in the eleventh and twelfth grades accomplished more than students enrolled in the ninth grades in like semesters of typewriting. The accomplishments of eleventh- and twelfth-grade students were quite similar in like semesters of typewriting.

It may be well to add that, although the total number of cases of junior college typing studied is only 219 in the first semester, their median of 23 words a minute net is from 4 to 7 words a minute better than high school students in the eleventh and twelfth grades spending the same number of minutes per period a day (50 to 60).

In second-semester typing, with 199 junior college students studied, their median is 39 words a minute, which runs from 6 to 10 words a minute better than eleventh- and twelfth-grade high school students.

With only 84 cases in the third semester of junior college typing, and a median of 52 net words a minute, the junior college students outstripped eleventh- and twelfth-year students in senior high school by from 12 to 17 words a minute.

It is unfortunate that no one has succeeded in inventing a better single measure of combined speed and accuracy in typewriting than "net words a minute." As Dr. Kibby remarks in his preface, "selection of students is not possible" in typewriting, and this fact must account for the inevitable skewing of distribution toward the low scores in the earlier semesters of typewriting caused by an undue proportion of 0 to 10 net words-a-minute records. This is not a criticism of the study, but rather a plea to improve a weakness that must persist in the absence of any better measure than net rates.

### The B. E. W. Platform

1. A minimum business education for everyone, including short courses in the skill subjects for personal use.
2. Specific application of the general objectives of business education in terms of authoritative instructional materials.
3. A better understanding of present-day economic problems and their effect on business education.
4. Scientifically prepared courses of study.
5. More practical standards of achievement in skill subjects.
6. A better understanding of the objectives of business education and a more sympathetic cooperation in the solution of business-education problems on the part of those educators charged with the administration of schools and with the training and certification of teachers.

## Dr. E. J. McNamara Honored

**B**EFORE a distinguished gathering of several hundred educators assembled at the spring luncheon of the Commercial Education Association of New York City and Vicinity, held May 6 in the Roof Garden of the Hotel Pennsylvania, Dr. Edward J. McNamara, principal of the High School of Commerce, New York City, was presented with the Association's medal and scroll for outstanding achievement in the field of commercial education.

As a prelude to the award, his sterling character, his winning personality, his superior educational contributions, and his civic and philanthropic activities were eulogized by Dr. Eugene A. Colligan, the new president of Hunter College, New York City; John M. Loughran, principal of Samuel Tilden High School; Arthur A. Boylan, principal of George Washington High School; and Nathaniel Alt-holz, Director of Commercial Education for the City of New York. Each speaker also paid a glowing tribute to his wife, Eleanor McNamara—a prominent New York teacher in her own right—whose inspiring companionship and wise counsel were leading factors in his success.

The Association's award was based on Dr. McNamara's service to commercial education: (1) as a teacher of commercial subjects; (2) in improving the methods of teaching; (3) as an author and editor of books and other publications; and (4) through his leadership as indicated by the holding of many administrative offices in educational associations.

### His Educational Background

Dr. McNamara received the following degrees from Manhattan College, New York City: B.A. (1904); M.A. (1905); LL.D. (1927). He has also received an M.A. degree and special diplomas in the teaching of English and history in secondary schools from Teachers College, Columbia University.

### His Teacher-Training Service

In addition to his many years of service as a teacher of commercial subjects in the public and private schools of New York City and vicinity, Dr. McNamara is one of the pioneers in the field of methods of teaching commercial subjects. In 1912 he organized the first

class in methods of teaching stenography at Adelphi College. He was for eleven years an instructor in methods at New York University. For two years he headed the department of methods of teaching business educa-



DR. EDWARD J. MCNAMARA  
Principal, High School of Commerce  
New York City

tion at Fordham University, and for three years he was Director of Commercial Education in the evening schools of New York City.

### His Service as Author and Editor

His book "Methods of Teaching Shorthand," first published in 1914, was an inspiration to shorthand teachers at a time when pedagogic books on business education were almost non-existent. He is also author of "Secretarial Training," co-author of "Rational Dictation," "English in Modern Business," and "Typewriting for Immediate Use."

As Editor of the Yearbooks of the Eastern Commercial Teachers' Association for the years 1931, 1932, and 1933, he performed a signal service on behalf of the advancement of commercial education. He is Associate Editor of the *Journal of Business Education* and also of *School*. An excellent example of his versatility in this line is found in his record

while a member of the editorial staff of *The Gregg Writer* many years ago. At that time he founded the "Order of Artistic Typists," which flourishes today with several thousand members enrolled.

### His Educational Leadership

At various times, Dr. McNamara has been president of the following associations:

- Isaac Pitman Commercial Teachers' Association of New York City
- New York City Gregg Shorthand Teachers' Association
- Commercial Education Association of New York City and Vicinity (one of the organizers)
- Eastern Commercial Teachers' Association
- Academy of Public Education of the City of New York
- Administrative Assistants' Association of New York City (organizer)
- First Assistants' Association of New York City
- High School Principals' Association of New York City
- National Council of Business Education (one of the organizers)

Among the remarks made by Dr. McNamara when the medal was presented to him were the following:

In accepting this medal, I am impressed with those things which it symbolizes. To my mind it symbolizes, first, the kindness, friendship, and esteem in which my numerous friends hold me. In the second place, and more important from the standpoint of progress in commercial education, it symbolizes the call to duty of our younger teachers, the call to make sacrifices of time and energy so that commercial education may be improved. What we need today in the ranks of our commercial teachers is more "yes" men, not the kind that will agree with everything that is proposed, but the type that will say "yes" when a responsible task that requires courage and persistence is presented to them.

We are on the threshold of a great development in commercial education. Old ideas and ancient theories must be tested out and, when found inadequate, cast aside. New ideas that will bring commercial education closer in line with the needs of our everyday world must be developed.

In the hope that an award such as this will inspire others to undertake these tasks and carry the torch of leadership, I accept this great honor.

## The Three Musselmans and Gem City

**A**N alluring title for a thrilling story about the Far East and hidden treasure! And, although the three Musselmans are stanch middle western Americans, and Gem City is a thriving business college located in Quincy, Illinois, it still remains an alluring title, and a thrilling story about hidden treasure in both the West and the East could easily be written around its characters.

The title of this article was suggested by a small leaflet, "World-Wide Adventure Made Possible by Shorthand." The leaflet contained the fascinating story of the adventures in China of John Powell, the famous newspaper correspondent, and ended with the statement that Powell supplemented his University of Missouri course with a thorough training at Gem City Business College.

The story of the Musselmans starts in 1842, when D. L. Musselman, Senior, was born in a log cabin. Mustered out of the Civil War in 1865 as a captain, he completed a thorough commercial course in the old Eastman Business College, Poughkeepsie, New York. In 1870, he started the Gem City Business College at Quincy, Illinois, with three students. In 1892, the great edifice that now houses the school was built, and today the average attendance is approximately one thousand students.

As soon as his three sons, D. L., Jr., V. G., and T. E., were old enough, they were given a thorough general education, each one being graduated from the University of Illinois. This education was followed by a thorough training in the Gem City Business College. Upon the death of Mr. Musselman, Senior, in 1910, the three sons took over the management of the school and have successfully carried on, actuated by the high standards of their father.

### "D. L., Jr."

D. L. Musselman is the president of the College, but has found time to serve his state in many civic activities. He has been a member of the Quincy Board of Education for nine years. At present, he is a trustee of the Illinois Wesleyan University, a member of the Board of Education of the Illinois Conference, and secretary of the Chicago Area of the World Council of the Methodist Church.

### "V. G."

V. G., who is vice president of the College, is in demand as a lecturer on current events. He is also an excellent cartoonist. While at the University of Illinois, he was the official cartoonist for the *Daily Illini*. Among his other accomplishments are golfing, hunting, and Gregg Shorthand. In addition to his many other responsibilities, he spends a day or two nearly every week in Springfield as a member of the Advisory Council for the State Civil Service Commission.

### "T. E."

T. E., the secretary of the College, left the University of Illinois with a Master's degree, having majored in biology. In 1909, together with Dr. Bagley and Dr. Kelly, he founded the first chapter of the national honorary educational fraternity, Kappa Delta Pi, of which he was the first president.

T. E.'s fame as a naturalist and a lecturer and writer on bird life parallels his business-education reputation. He is known throughout the Middle West as "T. E., the Bird Man." During the past year he has given over two hundred illustrated lectures on birds and other nature subjects to schools and service clubs. His outstanding piece of writing is "A History of the Birds of Illinois." He is also interested in athletics and holds over forty cups that he has won in major tennis tournaments. His flair for winning tennis matches dates from the time he was captain of the University of Illinois Tennis Club.

### Illustrious Graduates

Now to get back to John Powell, one of the many illustrious graduates of Gem City. In a letter written last year to "V. G.," George J. Scharschug, cable editor of *The Chicago Tribune*, says:

Powell has been one of *The Tribune's* correspondents in the Far East for several years. He has handled some of the biggest news stories in China, and once as prisoner of Chinese bandits was a page 1 hero, himself, of a big story.

In the recent row in China, Powell has done

an excellent job. He was the first American correspondent to reach Mukden after the Japanese started shooting up the place. He faced subzero cold, bitter storms, and sand blizzards to get the stories of the battles in Manchuria.



OFFICERS  
of the

GEM CITY BUSINESS COLLEGE  
QUINCY, ILLINOIS

On orders from Chicago, he made a rush trip back to Shanghai, arriving there just in time to cover the big blow off. I think his stories from Shanghai have been the most accurate of any cabled to America. He has had some fine scoops.

Other Gem City graduates, well known to our readers, and now located in New York City, are: Dr. Paul S. Lomax, of New York University; Lloyd Bertschi, co-author of "General Business Science"; Richard C. Piper, cashier of the Seventy-Fourth Street Bank; Richard Freiburg, auditor of the Barron Collier interests; James Foraker, vice president and general manager of the Cutler Mail Chute Company; and Harry Charles, of the Charles Advertising Agency.

### Annual Shorthand Teachers' Medal Test

This year's Shorthand Teachers' Medal Test will be announced next month. Teachers who have not yet received this prized award, made in recognition of superior shorthand writing skill, should begin to refill their pens and sharpen their chalk. It's popular these days to be able to do as well as to teach.



# The Story of Shorthand

By JOHN ROBERT GREGG, S.C.D.

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## Chapter I

### SHORTHAND TWENTY CENTURIES AGO

#### I

THE origin of shorthand is largely a matter of conjecture; its evolution has extended over many centuries. There have been attempts to show that the ancient Hebrews were acquainted with shorthand writing, based on such passages from the Bible as occur in the Forty-fifth Psalm, "My tongue is the pen of a ready writer"; and in Jeremiah, Chapter 36, "Then Jeremiah called Baruch, the son of Neriah: and Baruch wrote from the mouth of Jeremiah all the words of the Lord which he had spoken unto him, upon a roll of a book." The expression, "wrote from the mouth," clearly indicates that the words were taken from dictation; but in these passages, and in others that have been quoted by historians, there is no evidence that stenographic characters were used. There is no doubt that some method of abbreviating words was used by the professional scribes among the Hebrews and among the Greeks and Persians, since Herodotus himself refers to it several hundred years before the Christian Era. There is no evidence, however, that shorthand characters or other special symbols were employed.

#### 2

It would be possible to quote voluminously from various authorities to prove that the Romans were indebted to the Greeks for the art of shorthand writing. We know that in ancient times the Greeks had "quick-writers" and "writers by signs"—to translate literally the references to them in many ancient works; and, in the words of W. P. Upham:

One can easily understand that such an art would naturally be developed with the increase of free institutions, popular discourses and scientific or philosophical discussions. The acute perception and inventive genius of the Greeks could hardly fail to hit upon some method of writing which would enable them to preserve the memory of the eloquent harangues of their orators, or to fix in undying characters the wise precepts and almost inspired thoughts of the great masters of philosophy. Although but little is known as to the history of shorthand writing in ancient times, there is sufficient evidence to show a frequent use of it among the early Greeks, and that it flourished most during the period of the highest civilization, and fell into disuse with its decline.\*

From Greece the art is said to have passed to Egypt, at a time when Alexandria was virtually a Greek colony and a great center of intellectual activity. Thence, we are told, it was carried to Rome.

\*W. P. Upham, in "A Brief History of the Art of Stenography," 1877.

Some historians, however, are not so vague in their assumptions. They point to the frequent journeyings of Cicero, accompanied by his ever-faithful secretary, Tiro; and suggest that during his visits to Alexandria Tiro became acquainted with the Greek form of quick-writing and carried it back to Rome. In support of this theory of the origin of the Tironian *Notæ*, they direct attention to the fact that there is no allusion in the voluminous correspondence, and other writings of Cicero and Tiro, to the invention of the art by either of them. It is a plausible theory, and there has been much controversy over it between the French and German shorthand historians and writers on historical subjects.

The most frequent quotation about the use of shorthand by the Greeks has reference to the recording of the sayings of Socrates (about 469 B.C.) by his pupil, Xenophon. Diogenes Laertius, in his life of Xenophon, the famous general, philosopher, and historian, states that, "He, first of all, taking notes of what was spoken, published the memorable things he had written down." In this way the conversations of Socrates, now known as the "Memorabilia," were preserved. But here again we have no evidence that shorthand characters were used; the record may have been made in an abbreviated style of ordinary writing.

It is also believed by many that the speeches and sayings of Pericles (495 (?) - 429 B.C.), one of the most renowned statesmen and one of the most notable personalities of ancient times, were taken down by "quick-writers." The completeness and extent of the reports, and the very nature of them, seem to warrant the belief that they were reported in some form of abbreviated writing. A marble slab, discovered in the Acropolis, at Athens, which is said to be as old as the age of Pericles, furnishes support to this belief. The slab is inscribed with a description of a system whereby certain vowels and consonants could be expressed by strokes in various positions.

When we come to Epictetus (born about 60 A.D.), the evidence about the use of shorthand in ancient Greece is more complete and satisfying than is that cited in connection with Socrates and Pericles. The late distinguished English littérateur and critic, Sir Edmund Gosse, in a review of the excellent translation of "The Discourses of Epictetus," by W. A. Oldfather, made these observations:

The form in which the "Diatribes" or "Discourses" of Epictetus have come down to us is very interesting. The philosopher is not known to have written anything, and he owes his reputation to the ardor of a disciple, Flavius Arrian, who recorded his lectures and conversations. Mr. Oldfather dwells on the fact that "Arrian's report is a stenographic record of the *ipsissima verba* of the master. . . ." He says it is "settled" that Arrian took down the discourses in shorthand.

What Mr. Oldfather said was:

That Arrian's report is a stenographic record of the *ipsissima verba* of the master there can be little doubt. His own compositions are in Attic, while these works are in the Koine, and there are such marked differences

in style, especially in the use of several of the prepositions, as Mücke has pointed out, that one is clearly dealing with another personality.

At the beginning of the book there is a letter that reads in part:

Arrian to Lucius Gellius, greeting:

I have not composed these Words of Epictetus as one might be said to compose books of this kind. But whatever I heard him say I used to write down word for word as best I could.

The eminent philosopher, Karl von Hartmann, in his "Die Neue Jahrbücher" (Leipzig, 1905), made these references to Arrian and Epictetus:

Let us inquire into the method of recording those Discourses. In view of the great extent of each chapter, the extraordinary variety of the contents with so many illustrations, quotations, and allusions, factors which make new supplementary additions from memory highly improbable, if not altogether impossible, we are led to the only satisfactory solution—that the young Arrian was an expert in the art of shorthand, which had been known in Greece for centuries, and which had been naturalized in Rome for at least a century. A man such as he, who remained all his life a layman in philosophy, could never, from memory, have reproduced a chain of thoughts with such truth, freshness and vividness, nor could he have been capable of making so accurate a record of the details, especially as he had been denied the gift of an artistic imagination, or of the fabulous memory with which the men of old were so often credited, as may be proved by the many errors and slips of the memory made by Arrian in his other works.

The recording by dictation whether by means of ordinary longhand, or abbreviated longhand, or by one of the systems of shorthand used in antiquity, explains also the defective form of many of the quotations, for instance, the Kleantes' verse, of which Epictetus sometimes used two or more verses according to his need, and Arrian records them in fragments exactly as they were used, although in the Stoic Katechismus, the Encheiridion, taken by him from the Discourses, the verses are completed and given in their entirety.

### 3

The references above to the use of shorthand by the Greeks and Egyptians may well be supplemented by the following quotations:

The *Phonographic World* (New York) for March, 1906, contained this item:

Professor Frederick Preisigke, of the University of Strassburg, has been engaged in the translation of certain ancient Egyptian papyrus manuscripts, which he recently discovered at Oxyphynchus, in Egypt. He has come to the conclusion that the art of stenography was certainly known to the Greeks in Egypt. In a letter from a certain merchant named Dionysius, to his sister, Didyme, dated A.D. 27, the merchant complains that his sister has not written to him either in the usual character or stenographically. Professor Preisigke believes the Greeks learned stenography

from the Egyptians, and bases his belief on papyri dated A.D. 155, in which an Egyptian shorthand is certainly in use.

The London *Daily Chronicle*, of August 13, 1909, made these comments:

How far back the practice of shorthand writing existed among the Greeks, who were probably the predecessors of the Romans in the art, there is nothing to show, for although certain words of Diogenes Laertius have been taken to imply that Xenophon wrote shorthand notes of the lectures of Socrates, yet a similar expression in another place which will not bear this meaning renders it hardly possible that tachygraphy is referred to. The first undoubted mention of a Greek shorthand writer occurs in 195 A.D., in a letter of Flavius Philostratus. But there appear to be no very ancient specimens of Greek tachygraphy in existence, for it is denied that certain notes and inscriptions in the papyri dating from the second century B.C., which have been put forward as such, are shorthand at all. The extant examples date only from the tenth century, and are thus almost contemporary with the manuscript that the British Museum has just acquired.

(To be continued next month)

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THE NEW COMMISSIONER OF EDUCATION AT WORK AT HIS DESK IN WASHINGTON

In a recent interview, Dr. Zook stated that his main effort now is to make all educational administrators throughout the country aware of the possibilities in the new Federal public works program for the construction of much-needed educational buildings. In 1930, 6,600,000

boys and girls—one out of every five—between the ages of five and seventeen were not in school at all anywhere. Dr. Zook said that there was no reason why education should not receive its share of the Federal public works funds for the erection of all necessary school buildings.

## Conventions and Conferences

### The Chicago Meeting of the N. E. A. Department of Business Education



BENJAMIN R. HAYNES

President, N. E. A. Department of Business Education

jectives of Public Secondary Business Education." These objectives will be published in a future issue of this magazine. A detailed statement of the plan followed in formulating these objectives will be found in the March, 1933, issue of the *National Business Education Quarterly*.

The first session of the Department meeting was devoted to a discussion of the objectives of business education by classroom teachers of commercial subjects. This discussion was directed by J. O. Malott.

The second session was a joint session with the National Association of Commercial Teacher Training Institutions. A report by Helen Reynolds, president of that association, will be found on page 21.

At the third and last session, Earl Barnhart, Louis Rice, and Ernest Zelliott addressed

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RAYMOND C. GOODFELLOW

Secretary-Treasurer, N. E. A. Department of Business Education

THE Century of Progress Exposition, a few blocks to the east and south of The Stevens, had to extend its boundaries during the N. E. A. Convention week to include one of its most important exhibits—business education! The year 1933 will go down in business-education history as a year of significant progress. Conferences throughout the year at our leading universities, ambitious association programs, scholarly contributions published in the *National Business Education Quarterly* and other commercial education magazines, all were fittingly woven together in the N. E. A. departmental program, which closed the year's activities.

Dr. Lomax, president of the Department; B. J. Knauss, the local host and program chairman; Louis Rice, executive secretary; and their talented associates hewed straight to the line of the theme of the convention, "Ob-



# Official B. E. W. Directory of Commercial Education Associations

## INTERNATIONAL

### INTERNATIONAL SOCIETY FOR COMMERCIAL EDUCATION

*President:* Ch. E. H. Boissevain, 2-6 Vijgendam, Amsterdam, Holland.

*Secretary:* Dr. A. Latt, Professeur, Schanzenberg, 7, Zurich, Switzerland.

*Treasurer:* Dr. R. E. Kielstra, Oranje Nassaulaan 19, Amsterdam, Holland.

## NATIONAL

### NATIONAL EDUCATION ASSOCIATION Department of Business Education

*President:* Dr. Benjamin R. Haynes, Associate Professor of Commerce and Education, University of Southern California, Los Angeles, Calif.

*First Vice President:* M. E. Studebaker, Head, Department of Commerce, Ball State Teachers College, Muncie, Ind.

*Second Vice President:* Clay D. Slinker, Director, Department of Business Education, Des Moines Public Schools, Des Moines, Iowa.

*Secretary-Treasurer:* Raymond C. Goodfellow, Director of Commercial Education, Public Schools, Newark, N. J.

*Executive Committee:* One-Year Term: Anna Woodward, High School, Somerville, Mass.; Seth Carkin, Principal, Packard Commercial School, New York, N. Y.; Dorothy Travis, Pierre High School, Pierre, S. Dak. Two-Year Term: B. Frank Kyker, Director, Commercial Teacher Training, Woman's College, University of North Carolina, Greensboro, N. C.; Ernest A. Zelliott, Professor of Education, University of Denver, Denver, Colo. Three-Year Term: Dr. Gordon F. Cadisch, Director, School of Business Administration, Washington State College, Pullman, Wash.; Dr. E. G. Blackstone, Director, Commercial Teacher Training Division, State University of Iowa, Iowa City, Iowa.

### NATIONAL COMMERCIAL TEACHERS FEDERATION

*President:* Eleanor Skimin, Northern High School, Detroit, Mich.

*First Vice President:* D. D. Lessenberry, Head, Department of Commercial Education, University of Pittsburgh, Pittsburgh, Pa.

*Second Vice President:* Ray Abrams, Principal, Samuel J. Peters Boys' High School of Commerce, New Orleans, La.

*Secretary:* Bruce F. Gates, President, Gates College, Waterloo, Iowa.

*Treasurer:* J. Murray Hill, Vice President, Bowling Green Business University, Bowling Green, Ky.

*Executive Board:* President: Eleanor Skimin; Past President: E. H. Norman, President, Baltimore Business College, Baltimore, Md.; Representing the Public Schools: Ivan E. Chapman, Principal, Western High School, Detroit, Mich.; Representing the Private Schools: H. M. Owen, President, Brown's Business College, Decatur, Ill.

*Public Schools Department:* Chairman: J. O. Malott, Specialist in Commercial Education, Office of Education, Washington, D. C. Vice Chairman: W. O.

Yoder, High School, Kenosha, Wis. *Secretary:* Ida Wallace, Northeastern High School, Detroit, Mich. *Private Schools Department:* Chairman: Jay W. Miller, Goldey College, Wilmington, Del. *Vice Chairman:* Juanita Armstrong, The Huff School of Commerce, Kansas City, Mo. *Secretary:* Mrs. Emilia Kennedy, Manager, Parsons Business College, Kalamazoo, Mich.

*Shorthand and Typewriting Round Table:* Chairman: Minnie A. Vavra, Vocational Counselor, Cleveland High School, St. Louis, Mo. *Vice Chairman:* Viona Hansen, High School, Grand Forks, N. Dak. *Secretary:* Dorothy Leibrand, Central High School, Bay City, Mich.

*Business Round Table:* Chairman: H. G. Cobb, High School, Tomah, Wis. *Vice Chairman:* Gladys Bahr, Withrow High School, Cincinnati, Ohio. *Secretary:* Mrs. Fleta Childs Petrie, School of Business, University of Chicago, Chicago, Ill.

*College Instructors Round Table:* Chairman: Paul O. Selby, State Teachers College, Kirksville, Mo. *Vice Chairman:* Mrs. Ethel H. Wood, State College of Washington, Pullman, Wash. *Secretary:* Jane E. Clem, State Teachers College, Whitewater, Wis.

*Penmanship Round Table:* Chairman: Margaret Marble, Hughes High School, Cincinnati, Ohio. *Secretary:* A. M. Hines, Louisville, Ky.

### NATIONAL ASSOCIATION OF ACCREDITED COMMERCIAL SCHOOLS

*President:* B. F. Williams, Capital City Commercial College, Des Moines, Iowa.

*Vice Presidents:* Eastern Division: E. M. Hull, Banks College, Philadelphia, Pa.; Southern Division: Willard J. Wheeler, Wheeler Business College, Birmingham, Ala.; Central Division: J. F. Fish, Northwestern Business College, Chicago, Ill.; Western Division: H. E. Barnes, Barnes Commercial School, Denver, Colo.

*Secretary:* H. E. V. Porter, Jamestown, N. Y.

*Treasurer:* E. H. Norman, Baltimore Business College, Baltimore, Md.

### NATIONAL ASSOCIATION OF COMMERCIAL TEACHER TRAINING INSTITUTIONS

*President:* M. E. Studebaker, Ball State Teachers College, Muncie, Ind.

*Vice President:* Dr. William R. Odell, Associate in Commercial Education, Teachers College, Columbia University, New York, N. Y.

*Secretary:* Luvicy M. Hill, University of Nebraska, Lincoln, Nebr.

*Treasurer:* Paul A. Carlson, Director of Commercial Education, Whitewater State Teachers College, Whitewater, Wis.

*Directors:* A. A. Miller, Director of Commercial Education, North Texas State Teachers College, Denton, Texas; Dr. J. H. Dodd, Professor of Commercial Education, State Teachers College, Fredericksburg, Va.; F. G. Nichols, Associate Professor of Commercial Education, Graduate School of Education, Harvard University, Cambridge, Mass.; Dr. Paul S. Lomax, Professor of Education, New York University, N. Y.; Helen Reynolds, Associate Professor of Secretarial Science, Ohio University, Athens, Ohio.

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the Department. Mr. Barnhart outlined the methods of determining the objectives of business education. Mr. Rice enlarged upon the objectives as they applied to secondary schools. Professor Zelliot spoke of the progress being made in his department at the University of Denver in the field of guidance in commercial education toward vocational

and non-vocational objectives. He urged giving more attention to guidance.

The session closed with the election of officers for the ensuing year. A list of the new officers will be found in the Association directory on page 20. The next issue of the *National Business Education Quarterly* will contain a full report of the Proceedings of the three sessions.

## The Chicago Meeting of the National Association of Commercial Teacher Training Institutions



M. E. STUDEBAKER

President, National Association of Commercial Teacher Training Institutions; First Vice President, N. E. A. Department of Business Education

THE annual meeting of the National Association of Commercial Teacher Training Institutions was held in Chicago, at the time at which the University of Chicago Conference on Business Education and the meetings of the Department of Business Education of the N. E. A. were held. The executive board of the Association changed the meeting date from the usual one in February to the summer, in order that members of the Association might avail themselves of the opportunity to attend three important business education meetings. The inspiration resulting

from the splendid program of speakers and discussions demonstrated that this idea was a good one.

The program of the meeting of the Association was entirely a policy-forming one. In 1930, under the leadership of Miss Ann Brewington, then president of the Association, a beginning was made in defining the "Position and Obligations of Business Education in our Social and Economic Order." This formed the central consideration of the meeting in Detroit.

Continuing from this beginning, a commit-

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WILLIAM R. ODELL

Vice President, National Association of Commercial Teacher Training Institutions

(Continued from page 20)

**AMERICAN ASSOCIATION OF COMMERCIAL COLLEGES***President:* J. M. Perry, Jr., Principal, Perry School of Business Training, Waterbury, Conn.*District Vice Presidents:* New England: A. E. Richards, Springfield, Mass.; Eastern: C. M. Thompson, York, Pa.; Central: L. E. Gifford, Des Moines, Iowa; Southeastern: L. G. Frey, Jackson, Tenn.; Pacific: S. T. Willis, Pasadena, Calif.; Rocky Mountain: A. J. Gmeiner, Denver, Colo.; Northern: E. J. Bussey, Minneapolis, Minn.; Southwestern: H. E. Byrne, Dallas, Texas.*Secretary-Treasurer:* C. W. Woodward, Burlington, Iowa.**REGIONAL****CENTRAL COMMERCIAL TEACHERS ASSOCIATION***President:* Charity Craig, Gates College, Waterloo, Iowa.*Vice President:* O. M. Correll, Minnesota School of Business, Minneapolis, Minn.*Secretary:* Mrs. W. R. Hamilton, Hamilton College, Mason City, Iowa.*Treasurer:* Mrs. F. C. Davenport, Capital City Commercial College, Des Moines, Iowa.**EASTERN COMMERCIAL TEACHERS ASSOCIATION***President:* John F. Robinson, Burdett College, Boston, Mass.*Vice President:* Mrs. Frances Doub North, Western High School, Baltimore, Md.*Secretary:* Harry I. Good, Director of Commercial Education, Buffalo, N. Y.*Treasurer:* Arnold M. Lloyd, Principal, Banks College, Philadelphia, Pa.*Executive Committee:* Harry I. Good; W. E. Douglas, Goldey College, Wilmington, Del.; Walter E. Leidner, Department of Business Technique, High School of Commerce, Boston, Mass.; Nathaniel Altholz, Director of Commercial Education, Board of Education, New York, N. Y.; P. J. Harman, Strayer College, Washington, D. C.; D. D. Lessenberry, Head, Department of Commercial Education, University of Pittsburgh, Pa.; Alexander S. Massell, Principal, Central School of Business and Arts, New York, N. Y.*Editor Yearbook:* Catherine F. Nulty, University of Vermont, Burlington, Vt.**INLAND EMPIRE EDUCATION ASSOCIATION***President:* Dean Thornton, Head, Commercial Department, High School, Lewiston, Idaho.*Vice President:* Edna Graham, High School, Wallace, Idaho.*Secretary-Treasurer:* Rene MacMahan, John Rogers High School, Spokane, Wash.**NEW ENGLAND BUSINESS COLLEGE ASSOCIATION***President:* John W. Archibald, Principal, Salem Commercial School, Salem, Mass.*Vice President:* Mrs. Anne P. Hourin, South Middlesex Secretarial School, Framingham, Mass.*Secretary-Treasurer:* W. P. McIntosh, Jr., Proprietor, Kinyon's Commercial School, New Bedford, Mass.**NEW ENGLAND HIGH SCHOOL COMMERCIAL TEACHERS ASSOCIATION***President:* Roderic K. Stanley, Weaver High School, Hartford, Conn.

*Note:* Those who wish to maintain a card index of associations will find it convenient to clip this directory and paste each list of officers on a 3 by 5 card.

*First Vice President:* Harold Cowan, High School, Dedham, Mass.*Second Vice President:* Vera I. Leland, Senior High School, Everett, Mass.*Secretary:* W. O. Holden, Senior High School, Pawtucket, R. I.*Treasurer:* Joseph Cantalupi, Senior High School, Everett, Mass.*Assistant Treasurer:* Ray Burke, High School, Arlington, Mass.**SOUTHERN COMMERCIAL TEACHERS ASSOCIATION***President:* A. M. Bruce, Massey Business College, Birmingham, Ala.*Vice President:* Helen Frankland, Hume-Fogg High School, Nashville, Tenn.*Secretary-Treasurer:* Mrs. Margaret B. Miller, Wheeler Business College, Birmingham, Ala.*Members of Executive Board:* B. Frank Kyker, Director, Commercial Teacher Training, Woman's College, University of North Carolina, Greensboro, N. C.; Alice V. Wylie, Office Training School, Memphis, Tenn.; W. P. Selcer, High School, Chattanooga, Tenn.*Section Chairmen:* Private Schools: W. R. Pittman, Massey Business College, Birmingham, Ala. Secretary: Mrs. Grace E. Bell, Edmondson School of Business, Chattanooga, Tenn.; Public Schools: Mrs. Lida Gore Rice, Central High School, Chattanooga, Tenn. Secretary: Mrs. H. G. Strout, Technical and Vocational School, Chattanooga, Tenn.**SOUTHWESTERN PRIVATE COMMERCIAL SCHOOLS ASSOCIATION***President:* George A. Meadows, Meadows-Draughon College, Shreveport, Ind.*Vice President:* C. W. Stone, Hill's Business College, Oklahoma City, Okla.*Secretary-Treasurer:* A. N. Beasley, Tyler Commercial College, Tyler, Texas.*Directors:* A. Ragland, Jr., Metropolitan Business College, Dallas, Texas; J. D. Miracle, Draughon's Business College, Abilene, Texas; R. C. Cavins, Ardmore Business College, Ardmore, Okla.; A. B. Chenier, Chenier Business College, Beaumont, Texas.**TRI-STATE COMMERCIAL EDUCATION ASSOCIATION***President:* R. G. Walters, Director of Commercial Teacher Training, Grove City College, Grove City, Pa.*First Vice President:* Robert Crawford, Head, Commercial Department, Harding High School, Aliquippa, Pa.*Second Vice President:* Clyde E. Rowe, Director of Commercial Education, Wilkinsburg, Pa., High School.*Secretary:* Mrs. Margaret H. Ely, Carnegie Institute of Technology, Pittsburgh, Pa.*Treasurer:* G. R. Fisher, Langley High School, Pittsburgh, Pa.*Executive Committee:* Dr. Elmer G. Miller, Director of Commercial Education, Pittsburgh; P. S. Spangler, Duff's-Iron City College, Pittsburgh; A. E. Cole, Langley High School, Pittsburgh; L. W. Korona, Allerdice High School, Pittsburgh.

The fall meeting of this association opens October 13, at Pittsburgh. Saturday's program includes addresses by William H. Bristow, Frank M. Leavitt, Mrs. Mary M. Woodside, Clyde I. Blanchard, C. M. File, Robert D. Ayars, J. Walter Ross, L. W. Korona, G. J. Bridges, James C. Reed, and Robert P. Linn.

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tee was appointed with Mr. F. G. Nichols, of Harvard University, as chairman, to bring in a report on this subject. This report was presented at the Washington meeting of the Association the following year. This report carried the recommendation that the Association embark upon a research program based on major problems in business education revealed in the process of the formulation of the report. The Association adopted this recommendation. The report itself was held over for another year for additions and revision by the committee, thus to enable the members to make further contributions to the report if they desire.

A research commission consisting of twelve members, with Dr. Paul S. Lomax as chairman, was appointed to push forward this research program. The idea of the Commission has been to act in an advisory capacity to persons doing research in business education, to act as a clearing house for information concerning researches in business education, and, when the financial strength of the Association permitted it, to assist in the forwarding of the particular researches and to make the results available to the membership of the Association.

The National Association of Commercial Teacher Training Institutions has come to be looked upon by commercial teacher training institutions as a kind of standard-setting organization. To perform this service, adequate information in a variety of fields is essential—information that can be secured only by research. The principal objective of the meet-

ing in Chicago, therefore, was to formulate a plan of research for the Association for the coming year that will help in the rendering of this service.

The report on the "Position and Obligation of Business Education in our Social and Economic Order" was formally accepted and the continuation of research on problems brought out in this study approved. Dr. William R. Odell, of Teachers College, Columbia University, contributed a valuable paper interpreting the objectives of secondary business education as set up by the Department of Business Education of the N. E. A. with reference to teacher training, and correlating these objectives with the findings of the report previously mentioned. Both the report and Dr. Odell's paper will be published for the members of the Association, and copies will be available for those who wish to purchase them.

The Commission plans to continue the work already begun and will publish for members an annotated bibliography of current researches in business education. A further expansion of the program has been suggested, which will include the active participation of members in at least one major research program each year. The Association is looking forward to the time when it can present to commercial teachers everywhere—and to the general public—a program of research that will merit the active support of all. A list of the new officers will be found in the Directory on page 20.

HELEN REYNOLDS, *Associate Professor of Secretarial Studies, Ohio University.*

## The University of Chicago Conference on the Reconstruction of Business Education

EMPHASIS upon the social point of view has long characterized the work in business teacher training in the School of Business at the University of Chicago. Changed economic conditions have increased the dissatisfaction with the present type of business education in our secondary schools to the extent that teachers and leaders in the field have developed a vital interest in the social phase of business education.

Because it was recognized that large numbers of business educators were interested in the newer approach, and that the summer of

1933 would be a convenient time, a conference was held under the auspices of the School of Business of the University of Chicago to discuss problems concerned with the reconstruction of business education on the secondary level. Various leaders in education generously agreed to contribute the papers. To them, as well as to the many professionally alert business teachers who came from all parts of the nation to attend the meetings, the school is indebted.

Because of the widespread interest in the

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**CANADA****BUSINESS EDUCATORS ASSOCIATION OF CANADA***President:* R. E. Clemens, Canada Business College, Hamilton, Ont.*Vice President:* P. McIntosh, Principal, Shaw Schools, Toronto, Ont.*Immediate Past President:* A. E. Day, Brantford Business College, Brantford, Ont.*Secretary-Treasurer:* W. F. Marshall, Principal, Westervelt School, London, Ont.*Chairman, Board of Examiners:* J. M. Rosser, St. Thomas, Ont.*Registrar:* W. H. Stapleton, St. Thomas, Ont.**CANADIAN GREGG ASSOCIATION***President:* E. J. McGirr, Head, Department of Commerce, Collegiate Institute, Oshawa, Ont.*Vice President:* W. F. Marshall, Principal, Westervelt School, London, Ont.*Secretary-Treasurer:* F. W. Park, Park Business College, Hamilton, Ont.*Executive Committee:* T. F. Wright, Principal, St. Catharines Business College, St. Catharines, Ont.; M. C. Roszell, Northern Vocational School, Toronto, Ont.; C. I. Brown, Manager, Toronto Office, The Gregg Publishing Company, Toronto, Ont.**ONTARIO EDUCATIONAL ASSOCIATION****Commercial Section***President:* Frank J. Patten, High School of Commerce, Ottawa.*Vice President:* A. M. Laird, Vocational School, Guelph.*Director:* Lloyd White, Assistant Principal, Central High School of Commerce, Toronto.*Secretary-Treasurer:* B. H. Hewitt, Northern Vocational School, Toronto.**STATE****ARIZONA****ARIZONA EDUCATIONAL ASSOCIATION****Department of Business Education***President:* Dr. C. R. Atkinson, Tempe State Teachers College, Tempe.*Vice President:* C. L. Michael, Union High School, Phoenix.*Secretary:* E. A. Brock, Union High School, Phoenix.*Treasurer:* Dr. E. W. Atkinson, Flagstaff State Teachers College, Flagstaff.**CALIFORNIA****CALIFORNIA BUSINESS EDUCATION ASSOCIATION****Central Section***President:* Leonard Sims, Head, Commercial Department, Union High School, Selma.*Vice President:* Karl W. Mitchell, Union High School, Visalia.*Secretary-Treasurer:* Margaret Todd, Technical High School, Fresno.**CALIFORNIA BUSINESS EDUCATORS ASSOCIATION***President:* T. B. Bridges, President, Heald's Business College, Oakland.*Vice Presidents:* J. J. Schumacker, Los Angeles; and Neal C. Keltner, Manager, Western School of Business, Sacramento.*Secretary-Treasurer:* Benjamin F. Priest, California Secretarial School, San Francisco.**CALIFORNIA COMMERCIAL TEACHERS ASSOCIATION****Bay Section***President:* Dr. R. E. Rutledge, Principal, Merritt Business School, Oakland.*Vice President:* Guy George, State Teachers College, San Jose.*Secretary-Treasurer:* Ruth Anderson, Balboa High School, San Francisco.**LOS ANGELES COMMERCIAL TEACHERS ASSOCIATION***President:* Ralph Elmer Bauer, John C. Fremont High School, Los Angeles.*Vice President:* Edward Hilt, John Adams Junior High School, Los Angeles.*Secretary:* Doris H. Miller, John C. Fremont High School, Los Angeles.*Treasurer:* Melvin Nielsen, George Washington Junior-Senior High School, Los Angeles.**SOUTHERN CALIFORNIA COMMERCIAL TEACHERS ASSOCIATION***President:* L. O. Culp, Union High School and Junior College, Fullerton.*First Vice President:* W. L. Peterson, High School, San Diego.*Second Vice President:* Margaret Keefe, University High School, Los Angeles.*Secretary:* Carrie Cultra, Union High School and Junior College, Fullerton.*Treasurer:* Alice Mulcay, Excelsior Union High School, Norwalk.**COLORADO****COLORADO EDUCATION ASSOCIATION****Eastern Division, Commercial Section***President:* Mrs. Laura B. Baltes, East High School, Denver.*Vice President:* R. J. Triplett, Barnes Business College, Denver.*Secretary-Treasurer:* Milton C. Rebell, South High School, Denver.**Southern Division, Commercial Section***President:* Dean Darby, Superintendent of Schools, La Veta.*Vice President:* Gladys L. Reynolds, High School, Rocky Ford.*Secretary:* Paul Jones, High School District No. 20, Pueblo.**Western Division, Commercial Section***President:* C. H. Buttolph, President, Ross Business College, Grand Junction.*Vice President:* Jerome Keating, High School, Montrose.*Secretary:* Edith Llewellyn, High School, Delta.

(To be continued next month)

The Gregg Publishing Company announces the forthcoming publication of the complete Proceedings of the University of Chicago Conference on the Reconstruction of Business Education. Price, 50 cents.



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social aspects of business education, it is planned to hold at the University of Chicago similar conferences, which will be concerned with more definite and specific phases of the field.

Teachers who were unable to be present at the conference will be interested in the type

of material presented. Dr. Judd's contribution appears in this issue of *The Business Education World*. The proceedings are being published in full by The Gregg Publishing Company, and may be obtained from their nearest office.

H. G. SHIELDS, Assistant Dean, School of Business, University of Chicago.

## Teachers College, Columbia University, Conference on the Improvement of Education

On Friday evening and Saturday morning, May 12 and 13, a conference on the Improvement of Education During the Depression was held at Teachers College, Columbia University. The Saturday morning session, given over specifically to problems in commercial education, was presided over by Mr. Nathaniel Altholz, Director of Commercial Education, New York City.

*Concepts in Law Needed by Commercial Students*—C. O. Thompson, Associate Principal of High School, Mount Vernon, N. Y.

In the teaching of commercial law, Mr. Thompson strongly urges special attention to thinking the case through and getting the students to decide in their own minds what is right and just. This practice can be the vehicle for developing individual and social ideals. There is in the teaching of the subject too much emphasis on rules and techniques; there should be more attention to social values. Mr. Thompson believes that students can be given in one semester all the commercial law that they can assimilate at that age, for, to be effective, the instruction must be in terms of their own experiences. In commenting on this point, Mr. Altholz mentioned that in the New York City public schools all students electing the commercial course are required to take one semester of commercial law. A second semester is available to those who wish to go further into the subject.

*Adapting Machine Courses to the Needs of Different Groups of Commercial Students*—

Raymond C. Goodfellow, Director of Commercial Education, Newark, N. J.

Vocational education is not enough; cultural development must go along with it. There are unusual opportunities for the teaching of

ethics and for character training in junior business training in the ninth year. In planning for the offering of machine courses in the Newark schools, Mr. Goodfellow and his assistants visited practically all the large cities in the East in the high schools of which such courses are offered. This study was supplemented by a survey of the business-machine situation in Newark. Three rooms are given over to the subject—one for teaching the use of the machines, one for filing and duplicating, one for general secretarial work. They have double periods and twenty-eight students at a time in each of the three rooms. Pupils are in each of the three sections twelve weeks. A job sheet for each machine is essential to a well-organized course.

*Developing a Retail Selling Curriculum in a Non-Metropolitan Community*—Walter Spencer, Principal, High School of Commerce, New Haven, Conn.

Bookkeeping is being displaced by machine operators supervised by an accountant. Not more than one-half of 1 per cent of our graduates can hope to secure employment as bookkeepers. There are better opportunities in retail selling. In organizing a course, it is necessary to secure in advance the cooperation of the board of education and retail merchants. Department stores are the chief outlets for graduates. All seniors are required to put in between two and four hours daily in actual retail selling. Students so engaged earn the standard wage. The subject is given five periods a week throughout the junior and senior years. In the Commercial High School, New Haven, the course has been in operation seven years and is increasingly popular. Students develop the habit of financial independence and give real service to merchants.

*Experiences with Training the Unemployed for Commercial Occupations* — Alexander S. Massell, Principal, Central Commercial Continuation School, New York City.

Thirty thousand men and women have come to the Central Commercial Continuation School during the last two years for adult instruction. They have ranged from messenger boys to ex-presidents of banks. Brief courses are preferred; six-weeks courses lead them to come back for more. Of the twenty-five hundred people who attended the summer session last year, 60 per cent got jobs because of their increased knowledge and skills. Some attended for the purpose of keeping up their morale.

The conference was ably summarized by Dr. William R. Odell, Associate in Commercial Education, Teachers College, under whose guidance the section program was developed. Dr. Odell pointed out that the purpose of commercial education is twofold—to enable students to get and to hold jobs and to contribute to their general education. Many secondary school executives still think of the commercial program as an educational activity that is being carried on on a lower level. There is, however, increasing appreciation of the contribution that commercial education makes to general education. Further progress is to be expected both in redirecting the existing courses to give them higher educational values and in developing new courses, as, for instance, junior business education.

W. W. RENSCHAW.

## Chicago Conference of N.A.A.C.S.

A three-day conference, filled with purposeful and inspirational addresses and informal discussions on the present and future status of the private business colleges, was attended by a large number of the members of the National Association of Accredited Commercial Schools during N. E. A. week.

President B. F. Williams and Secretary H. E. V. Porter and all who assisted them in the program arrangements should feel very much pleased over the signal success of the conference.

The address of Dr. J. L. Harman, President of Bowling Green Business University, will be printed in full in a future issue of the magazine.

## Shall We Have a National Business Education Council?

At the spring meeting of the Eastern Commercial Teachers Association held in Washington, D. C., steps were taken to form a National Council of Business Education. The following five commercial education associations were represented at this organization meeting: National Commercial Teachers Federation; National Education Association, Department of Business Education; Eastern Commercial Teachers Association; National Association of Accredited Commercial Schools; and the Commercial Education Association of New York City and Vicinity.

Dr. E. J. McNamara was appointed temporary chairman, and Eleanor Skimin, temporary secretary. They were authorized to get in touch with commercial education associations in all parts of the country, urging them to send representatives to the annual meeting of the N. C. T. F. to be held in Cincinnati during Christmas week. At that meeting it is hoped that definite action will be taken regarding the formation of a permanent National Council of Business Education.

### Business Education Calendar For October

- 5-6 New York State, Northern Zone, Potsdam.
- 6-7 New York State, Southern Zone, Binghamton.
- 7 Illinois Private Commercial Schools, Springfield.
- 12-15 Alpha Iota National Convention, South Bend, Indiana.
- 13 Missouri, Northeast District, Kirksville.
- 13-14 Tri-State Commercial Education Association, Pittsburgh, Pa.
- 19-20 New York State, Eastern Zone, Troy.
- 20 New York State, Central Zone, Syracuse.
- 21 Lehigh Valley Arts Association, Allentown, Pa.
- 25-28 West Virginia State, Wheeling.
- 26-28 Utah Educational Association, Salt Lake City.
- 27 New York State, Southeastern Zone, New York City.

*Note to Association Secretaries:* As soon as the date and place of the next meeting of your association have been determined, please send us this information, so that it may be included in the B. E. W. Calendar.

# International Commercial Schools Contest

## Held at the Century of Progress Exposition

Chicago, June 27-28, 1933

An International Commercial Schools Contest was held at the Century of Progress Exposition in Chicago, June 27 and 28. It was a living exhibit of the progress that has been made in the past century in the development of skill in shorthand, typing, and bookkeeping, by students in training. The contest was in charge of a committee composed of W. C. Maxwell, Hinsdale, Illinois, High School, who has directed the Illinois state commercial contests for many years; Mrs. Marion F. Tedens, director of typewriting instruction, Chicago public schools; and Dr. Harold G. Shields, assistant dean, School of Business, University of Chicago, assisted by a representative international advisory board.

Three types of schools participated in the contests: public and parochial secondary schools, private business colleges, and universities. The results of the contest follow:

### SHORTHAND

Rank Winner School

#### 70-Word Event, High School Division

- 1 Helen Tucker—Chrisman, Chrisman, Ill.
- 2 Helen Hildebrand—Bridgeport, Bridgeport, Ohio
- 3 Marjorie Randall—Baraboo, Baraboo, Wis.

#### 100-Word Event, Business College Division

- 1 Ruth E. Hardy—Gregg College, Chicago, Ill.
- 2 Margaret O'Connor—Gregg College, Chicago, Ill.
- 3 Norma Sheppard—Wilcox College, Cleveland, Ohio

#### 100-Word Event, High School Division

- 1 Helen Aikman—Mattoon, Mattoon, Ill.
- 2 Georgia Sorenson—Abraham Lincoln, Council Bluffs, Iowa
- 3 Isabelle Schmitt—Baraboo, Baraboo, Wis.

#### 120-Word Event, High School Division

- 1 Ann Murphy—Pullman Technical, Chicago, Ill.
- 2 Georgia Sorenson—Abraham Lincoln, Council Bluffs, Iowa
- 3 Margaret Latsch—Deerfield, Deerfield, Wis.

#### 130-Word Event, Business College Division

- 1 Juanita Brunke—Gregg College, Chicago, Ill.
- 2 Mildred Kraft—Lake College of Commerce, Waukegan, Ill.
- 3 Dorothy Wicke—Gregg College, Chicago, Ill.

#### 150-Word Event, Business College Division

- 1 Ruth Snow—L. D. S. Business College, Salt Lake City, Utah
- 2 Michael Mickell—Hunter College, New York, N. Y.
- 3 Morris Levy—Hunter College, New York, N. Y.



RUTH SNOW

Winner, 150-Word Shorthand Event, International Commercial Schools Contest

### BOOKKEEPING

Rank Winner School

#### Amateur Event, High School Division

- 1 Norman Kiff—La Porte, La Porte, Ind.
- 2 James Harris—La Porte, La Porte, Ind.
- 3 Myrtle Thompson—Lew Wallace, Gary, Ind.

#### Novice Event, High School Division

- 1 Ernest Richards—Waynesville, Waynesville, Ill.
- 2 Henry Gottschatt—West Technical, Cleveland, Ohio
- 3 Joseph Coleman—Mynderse Academy, Seneca Falls, N. Y.

### MACHINE CALCULATION

#### High School Division

Rank Winner School

- 1 Rita Cook—Commercial Continuation School, Chicago, Ill.
- 2 Edna Ford—Commercial Continuation School, Chicago, Ill.
- 3 Adele Edwards—Commercial Continuation School, Chicago, Ill.



A GROUP OF INTERNATIONAL COMMERCIAL SCHOOLS CONTEST WINNERS  
From the West Technical High School, Cleveland, Ohio

*Standing, left to right:* Eleanor Chmelar; Jeanette Sawicki, second, Novice High School Typing Event; Mrs. Lucille Stewart, teacher; Alice Zika, High School Novice Typing Champion; Marie Thiem, second, High School Amateur Typing Event; Eleanor Riemer, Novice High School Dictating Machine Champion (also holder of 140-word Gregg Shorthand Gold Medal and Valedictorian of 1933 graduating class of 458 students).

*Seated, left to right:* Erwin Werman, third, High School Open Typing Event; Dorothy Dow, World's Champion School Typist (also holder of 140-word Gregg Shorthand Gold Medal and second in scholarship rank in the 1933 graduating class); Lois Frietag, second, High School Open Typing Event (also second, High School Dictating Machine Event).

### TYPEWRITING

TYPEWRITING						
Rank	Winner	School	Letters		Straight Copy	
			Errors	Rate	Errors	Rate
Novice Event, High School Division						
1	Alice Zika .....	West Technical, Cleveland, Ohio.....	11	31.6	9	74
2	Jeanette Sawicki .....	West Technical, Cleveland, Ohio.....	14	27.7	2	71.3
3	Harriet Stanton .....	Grant, Fox Lake, Ill.....	17	24.3	6	71
Novice Event, Business College Division						
1	Elaine Wuedker .....	Wilcox College of Commerce, Cleveland, Ohio .....	2	33	15	81.4
2	Rudolph Grammatoni .....	Brown's Business College, Springfield, Ill. ....	6	24.2	3	73.1
3	Ruth E. Hardy.....	Gregg College, Chicago, Ill.....	15	15.2	14	70.4
Novice Event, University Division						
1	Nellie L. Merrick.....	University of Washington, Seattle, Wash. ....	9	30.5	23	73
2	Bernice Norris .....	University of Washington, Seattle, Wash. ....	8	22.2	14	68
3	Francis Throckmorton.....	University of Washington, Seattle, Wash. ....	5	12.1	29	66.6
Amateur Event, High School Division						
1	Marion Lybbert .....	Cresco, Cresco, Iowa.....	20	28.7	4	85.3
2	Marie Thiem .....	West Technical, Cleveland, Ohio.....	6	24.2	9	84.6
3	Marjorie Nelson .....	Thomas Jefferson, Council Bluffs, Iowa	13	22.9	7	83.5
Amateur Event, Business College Division						
1	Marjorie Lundy .....	Gregg College, Chicago, Ill.....	1	29.7	10	71
2	Violet Usa .....	Lake College of Commerce, Waukegan, Ill. ....	2	31.7	23	69.7
3	Inez Hanson .....	Gregg College, Chicago, Ill.....	7	24.3	23	69

Rank	Winner	School	Letters		Straight Copy	
			Errors	Rate	Errors	Rate
Amateur Event, University Division						
1	Ruth Brookshire	Central Normal, Danville, Ind.	12	10.8	6	63
2	Katherine Holden	Drexel Institute, Philadelphia, Pa.	10	20.2	46	40
Open Event, High School Division						
1	Dorothy Dow	West Technical, Cleveland, Ohio.	11	27.6	3	96
2	Lois Frietag	West Technical, Cleveland, Ohio.	19	31.3	7	91
3	Erwin Werman	West Technical, Cleveland, Ohio.	6	20.9	3	83.2
Open Event, Business College Division						
1	Stephen Silagi	Gregg College, Chicago, Ill.	6	44.5	15	83.3
2	Geraldine Duff	Mt. Carmel College, New Brunswick, Canada	5	35.5	12	76.7
3	Beatrice Foster	Brown's Business College, Springfield, Ill.	12	20.2	10	72
Open Event, University Division						
1	George Ham	Central Normal College, Danville, Ind.	60	17.3	30	66
2	Sofia Keilar	Drexel Institute, Philadelphia, Pa.	39	14.5	35	64

## DICTATING MACHINE

Rank	Winner	School	Errors	Rate
High School Event				
1	Eleanor Riemer .....	West Technical, Cleveland, Ohio.....	9	63
2	Lois Frietag .....	West Technical, Cleveland, Ohio.....	38	56.4
3	Rosalind Saindon .....	St. Martin's Commercial School, Chicago, Ill..	19	50
Business College Event				
1	Ella McMillan .....	Metropolitan Business College, Oak Park, Ill. .	37	43.6
2	Marion Klein .....	Metropolitan Business College, Oak Park, Ill. .	33	38
3	Helen Ensweiler .....	Metropolitan Business College, Oak Park, Ill. .	47	28
University Event				
1	Sofia Keilar .....	Drexel Institute, Philadelphia, Pa. ....	38	57
2	Bernice W. Norris .....	University of Washington, Seattle, Wash. ...	6	53.7
3	Jean Miller .....	Mundelein College, Chicago, Ill. ....	8	40

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A GROUP OF CALIFORNIA BUSINESS EDUCATORS

Upper row, left to right: Tom Bridges, Carr Bowlby, S. T. Willis, Walter White, Handsome Unknown, B. F. Priest. Lower row, left to right: Ralph McMasters,

J. Evan Armstrong, Dr. E. W. Hauck, J. R. Humphreys, Frances Effinger Raymond, Dr. Tully Knoles, Mrs. J. Evan Armstrong.



## Back to Fundamentals

By HUBERT A. HAGAR

General Manager, The Gregg Publishing Company, New York

*How many of our readers will agree with Mr. Hagar when he says, "Sometimes I feel that we had better and more effective shorthand teaching in the old days when shorthand teachers were chosen because of their ability to write and read shorthand"? Mr. Hagar's timely caution will cause many shorthand teachers to recheck their daily lesson plans to see whether or not they have allowed themselves to drift away from pedagogic fundamentals.*

**M**OST of the convention talks about the teaching of shorthand that I have heard recently have been directed to the experienced teacher. The speakers have assumed a knowledge of the fundamentals.

So, just to be different, I shall direct my remarks this morning to the beginning teachers—those who have never taught shorthand, but who, after hearing my talk, will want to begin! In fact, my talk will be so simple and so free from technicalities that it will be just as interesting—or maybe of as little interest—to those who do not know shorthand as to those who do.

### Skill in Shorthand

Now to begin at the beginning: If you want to be a teacher of shorthand, you must first learn shorthand—learn to read it and to write it. You have probably already said to yourself: "Why everybody knows that," but you would be surprised to know just how many teachers of shorthand cannot write shorthand, or at least they are unable to prove that they can by actual demonstration.

First of all, shorthand is a skill subject, and in the teaching of a skill subject there is no substitute for skill on the part of the teacher. How much would you expect to learn from a swimming teacher who couldn't swim; how well would you learn to dance from a dancing master who couldn't dance; how much golf would you expect to learn from a "pro" who couldn't break 100; how much confidence are your students going to have in you if you can't, by actual demonstration, prove your shorthand writing skill?

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*Note:* An address delivered before the 1933 convention of the Canadian Gregg Shorthand Teachers Association, Toronto, Ontario.

Sometimes I feel that, on the whole, we had better and more effective shorthand teaching in the old days when shorthand teachers were chosen because of their ability to write and to read shorthand, and often because of their ability to do verbatim reporting, than we have nowadays when so many of our school executives attach more importance to college degrees than they do to subject knowledges and skills.

One of the best shorthand teachers I have ever known was my own teacher. He could write fluently and read not only one system, but several systems of shorthand, with almost equal facility. He knew little of methodology and had never heard of the modern disease known as "test-itis" and wouldn't have known a norm from an "abnorm." But how he could inspire and arouse the enthusiasm of his students with his demonstrations of shorthand writing! And it doesn't take a shorthand writer to understand the value of that.

### Pedagogy and Psychology

Now I have said enough on the subject to stamp myself as a reactionary, so I shall pass on to the next point. I hope you will not interpret what I have just said to mean that shorthand writing skill is the only requirement for shorthand teaching. Skill, while of paramount importance, is not in itself enough. The old-time teacher had the skill, but too often was lacking in his knowledge of psychology and pedagogy, and their application to shorthand teaching.

It is through the medium of psychology, especially the psychology of skill and its application, that we are able to eliminate waste effort. It is by a close study of the psychology of skill that we learn what to do and what not to do. It is through the psychology of skill

that we learn to make every motion count and to go direct to the objective. For instance, through a study of psychology we learn:

1. The importance of a correct start.
2. That wrong outlines used as illustrations make just as lasting impression as correct ones.
3. That repetition of incorrect outlines is not only useless but actually harmful.
4. That repetition of even correct forms is not advisable after a certain point.
5. That drill should not continue to the point of fatigue.
6. That it is more difficult to break a wrong habit once formed than it is to form a new one.
7. That skills and arts are learned by doing—that they cannot be learned by rule or through the lecture method.
8. That writing long lists of words in long-hand will contribute nothing to the learning of shorthand.
9. That writing shorthand (from dictation) on the blackboard contributes little to the writing of shorthand in the notebook.
10. That reading of shorthand outlines plays almost as important a part in the learning of shorthand as writing.
11. That having students spend their time in composing sentences and other exercises contributes nothing to the learning of shorthand.
12. That the habit of acting in one way is often formed by acting in another way.
13. That *learning* responses are not always responses of the same kind as those *learned*.
14. That in almost all learning processes thought is an important factor, and in many learning processes it is the essential factor.
15. That it is not always true that "we learn a response by performing the response."
16. That the real danger is in the attempt at application of what we do not really know.
17. That learning ability and intelligence are not always synonymous.
18. That it is doubtful whether the I. Q. is even roughly an adequate index of any sort of intelligence.
19. That the intelligence ratio is a knowledge ratio, and not necessarily a capacity ratio.

It may be said that all teaching is good or bad in so far as it conforms to the principles of psychology. There are many successful teachers who have never read a single book on pedagogy or psychology. These teachers have, by their own experience, discovered certain laws and principles that they have proved to be correct. These teachers are often unknowingly practicing or following definite psychological laws. How much better it would be if teachers at the outset would look for guidance to such men as James, Thorndike,

Judd, Bain, and others who have devoted a lifetime to the study of the science and art of teaching. I have in mind particularly that little book of three hundred pages entitled "Talks to Teachers," by William James; also a more recent book entitled "Habits, Their Making and Unmaking," by Dunlap. No teacher, no matter how successful, can read these books and fail to profit by them. No teacher will read these books and continue to teach in the same way as before.

This, I believe, is sufficient to show the necessity for the proper combination of skill and knowledge on the part of the shorthand teacher. The flight around the world last year by Post and Gatty is an excellent illustration of what is meant by skill plus knowledge. Post had the skill as an aviator, but it was Gatty, through his knowledge of navigation, who charted the way.

### Organization

The next point has to do with organization. Several years ago I heard an address in which this statement was made: "Let's hear less about organization and more about efficient teaching." This is very good, but, on the other hand, satisfactory results in shorthand teaching, or, for that matter, in any teaching, cannot be attained without a well-organized plan—a plan that provides for definite objectives. Teachers should know at the outset just what they intend to accomplish—just what they intend to do day by day, week by week, throughout the course. All good shorthand teachers have definite lesson plans and definite standards toward which to work. While these plans can never be followed to the letter, and the standards can sometimes only be approximated, yet the teaching will be much more efficient because of the organization.

One of Dr. Gregg's favorite mottoes is "Analyze, organize, deputize, supervise, energize." No other phrase seems to be so appropriate, and I want to leave this point with the thought that the better the organization, the less the amount of supervision necessary.

### Materials

Closely identified with organization is the selection of teaching materials. Nothing can be more disastrous or wasteful than a plan that does not provide for proper teaching materials selected well in advance. By "materials," I mean notebooks or pads containing a

good grade of paper, fountain pens that will write, and books containing all the necessary material for the proper presentation of the theory, drills, dictation, and transcription practice, reading practice tests, and reference.

Now that we have learned shorthand, learned how children learn, and have our work all organized and backed up by the necessary teaching materials, we have nothing left to do but to teach.

### Motivation

Probably the first and most important step in the teaching of shorthand is proper motivation. There is an old Greek saying, revived by Horace Mann in 1840, which runs something like this: "Teach the youth that which they will practice when they become men." Let us apply this to our shorthand teaching. The student, when he comes to us, is the youth. The finished shorthand writer is the man. This youth, when he begins the study of shorthand, has one aim in mind, and that is to learn to write fast. That's his motive, his desire, his ambition, his whole purpose. And what is the first thing some teachers say to the beginner?

"Now, students, you are going to learn shorthand, but you must not think of speed. Copy these outlines slowly and painstakingly, slowly and accurately, without any thought of speed. That will come later." And what is the consequence? The student often develops, at the beginning, a slow and sluggish movement that requires weeks and weeks of practice to overcome.

In his chapter on "Laws of Habit," James emphasizes more than anything else "the strong start." "We should take care," he says, "to launch ourselves with as strong and decided an initiative as possible." It is for this reason that the student of shorthand should be taught to write fast from the beginning. The words "slow" and "slowly" have no place in the shorthand teacher's vocabulary. On the other hand, the motto should always be "Skillfully and accurately." Of course, skill and accuracy cannot be developed in a day, but that should be the aim and the goal toward which students should always work.

### Development of Style

This point naturally leads to the next: The development of a proper style in writing. As I visit shorthand classes, and as shorthand writers come to us for help and assistance

in developing speed, I am often shocked by the poor style and the gross inaccuracy of the outlines. Many times the notes are large and scrawly, the spacing is uneven, the relative lengths of strokes and the sizes of circles are almost totally ignored, and usually the characters bear every evidence of having been drawn instead of having been written. It is my personal experience that this lack of proper style is nearly always more pronounced than the proper application of the principles.

You all know teachers who would not think of passing a student from the first to the second lesson until he can write every word in the lesson according to principle, and until all the brief forms and outlines have been memorized, but who totally ignore the character of the outlines. Without question, the best place to develop proper style in writing is in the first lesson, and more can be accomplished by shorthand penmanship drills and by writing words and strokes from dictation than can be accomplished by slow and painstaking copying from the textbook.

### Economy in Presentation

Dr. Gregg, in an address in Springfield, Massachusetts, in 1919, said that, while he believed that shorthand is as well taught as any other subject in the commercial school curriculum, he could see on every hand an abundance of room for improvement. He then proceeded to discuss the great progress that had been made in the past decade in the teaching of penmanship and typewriting. If I remember correctly, Dr. Gregg was of the opinion that methods in teaching shorthand have not kept pace with the improvement in the methods of teaching typewriting.

Dr. Gregg also made the statement that shorthand should be taught in much less time than is now devoted to the subject—that entirely too much time is wasted in the presentation of the lessons. At a recent meeting of commercial teachers in one of our large cities, a state superintendent of public instruction said: "Children are not educated by being lectured." This was followed by a plea to place more responsibility on the pupils. This is particularly applicable to shorthand teaching.

It is not possible to say just how much time should be devoted to presentation and how much should be devoted to dictation—conditions vary—but I cannot emphasize too strongly the necessity for reducing the amount

of explanation to the minimum and making the student do the actual work of writing and reading. In most high schools and collegiate institutes, five periods a week of 45 minutes each are devoted to the shorthand recitation, while in our private schools this time is usually doubled. Many teachers are devoting more than half of this precious time to talking, describing, lecturing, and explaining, while the students are twirling their thumbs and wondering when the *teaching* is to begin. And these teachers then wonder why it is that some other teacher with the same opportunity is getting superior results.

These teachers also complain about their dull students. No teacher can be forgiven for having a dull class. If a class is dull, the teacher is usually at fault. And this is particularly true in shorthand teaching. Children are not educated by what we do for them. They are educated by what they do them-

selves. All arts are learned by doing. A man may read all the books in the Carnegie Library on the art of swimming and then drown if thrown into the water and left to his own resources.

### Why Explain the Evident?

Then let us quit talking and lecturing and encourage our students to exercise their initiative and resourcefulness. Any student who is capable of learning shorthand can read and understand, for the most part, the rules and statements in our shorthand manuals, so why kill this initiative by explaining the evident?

You all know schools that are following the same course of study, and operating under the same law, with results that one school is doing more in one week than other schools are doing in two weeks. The whole difficulty is in the quality of leadership.

*(To be continued next month)*

## School News and Personal Notes

**M**ISS ANN ORR of the Vocational School, Madison, Wisconsin, has been conducting an elementary typewriting course on Radio Station WHA, a station owned and operated by the University of Wisconsin.

So far as we know, no other radio station has offered a course of this nature. Miss Orr is a graduate of the University of Wisconsin and has had considerable training as a radio announcer. Her typing course has become one of the most popular attractions offered by WHA.

**P**ORTRAITS of President Franklin B. Moore and Dean John E. Gill, of Rider College, Trenton, New Jersey, were recently presented to that school by Governor A. Harry Moore, of New Jersey.

Governor Moore, before unveiling the portraits, spoke of the inspiration one derives from the portraits of great men. Said the state's chief executive:

We love men who leave traces of their journey behind them. It is a kind, gracious thing that you are doing to me. You are allowing me to present something to these two men which

they will carry with them the rest of their lives, something that they will be thinking over when their tired hands lay down the great tasks. The things which they will remember most are just the sort of things that you are doing today, showing your appreciation of them.

**T**HE president of the Roanoke, Virginia, Rotary Club for this year is M. A. Smythe, vice president and general manager of the National Business College of that city.

Mr. Smythe has long been active in civic and church work in Roanoke. He is the vice president of the Roanoke unit of the Boy Scouts of America. He was recently appointed chairman of the Leisure-Time Committee under the counsel of the social agencies of Roanoke.

**F**ERRIS INSTITUTE, Big Rapids, Michigan, a pioneer in commercial education, has a new president, Dr. Ernest E. Brown. Dr. Brown has had a wide experience as a superintendent of schools in the state of Oklahoma and also has served that state as president of Southwestern State Teachers College at Weatherford, Oklahoma.

**C**HARLES F. GAUGH, principal of Bay Path Institute, Springfield, Massachusetts, for eleven years, is celebrating the twenty-fifth anniversary of his connection with that institution. His first contact with the school was as a member of the Normal class of 1908. After graduation, he returned to Bay Path as a member of the faculty.

For three years he was instructor in book-keeping. He was advanced to the position of vice principal in 1911. In 1922, upon the death of Mr. Myron Palmer, he became principal of Bay Path.

We extend heartiest congratulations to Mr. Gaugh on this silver anniversary.

**O**RTON E. BEACH is now in charge of the Department of Secretarial Science and the teacher-training courses in Morse College, Hartford, Connecticut, one of the oldest private schools in the country, established in 1860 by Bryant and Stratton.

Mr. Beach has served as head of the commercial department of Lowell, Massachusetts, High School for the past two years, having previously been the active head of the secretarial division of that high school for fifteen years.

He has conducted commercial methods courses in Boston University; Plymouth, New Hampshire, State Normal School; and in the summer institute of the Province of New Brunswick. In 1929, Mr. Beach served as president of the New England High School Commercial Teachers Association.

In this year's International O. G. A. Contest, Mr. Beach's shorthand class was awarded the first prize, a silver loving cup, and Mr. Beach a cash prize of \$100. Of the 132 specimens submitted by his students, 84 were awarded the O. G. A. Gold Pin. Since there were approximately 5,000 more contestants this year than last, the record of Mr. Beach and his students is outstanding.

**D**R. EARL THARP, Head, Commercial Department, East Side High School, Newark, New Jersey, is this year's president of the Heads of Departments Association of New Jersey. This association includes the heads of all of the various departments in the high schools of that state. Dr. Tharp was recently granted a supervisor's certificate, which authorizes him to act as principal, supervisor, or assistant superintendent of schools in any city in the state of New Jersey.

**A** COMPLETE revision of the management and policy of the Los Angeles city school system is in process as the result of the spring election in that city of four new members of the Board of Education. One of the new members is Dr. Edward W. Hauck, well-known in the field of commercial education. The May, 1933, issue of *The American Shorthand Teacher* carried an encouraging message to private-school educators from Dr. Hauck, then President of the California Business Educators Association. Dr. Hauck is the manager of the Secretarial Training School in Los Angeles.

**M**RS. ESTA ROSS STUART, well-known author and typing instructor, Berkeley, California, High School, who for several summers has been offering a course in methods of teaching typing at Teachers College, Columbia University, has been granted a year's leave of absence to carry on graduate work at Columbia University under Dr. Odell. She will also offer two courses in Dr. Odell's department during the regular session, one in the methods of teaching shorthand and one in the methods of teaching typing.

**O**WING to illness, Mrs. Florence Sparks Barnhart was unable to offer her popular course in methods of teaching beginning shorthand at Teachers College, Columbia University, this summer. In her absence, the course was carried on under the able instruction of Clyde E. Rowe, Director of Commercial Education, Wilkensburg, Pennsylvania, High School. Mr. Rowe is actively interested in the Tri-State Commercial Education Association, serving that association this year as second vice president and editor of its official publication.

**T**HE Canton-Actual Business College, Canton, Ohio, will celebrate its fifty-seventh annual fall opening on September 5. Established in 1876, it has been in successful operation for over fifty years, and is today one of the oldest, largest, and best-equipped business schools in the state of Ohio. J. J. Kriider is the president of the college, S. E. Hedges is vice president, and J. E. Bowman, secretary.

**J**W. OBERLY, for many years connected with the Allentown Business College, Allentown, Pennsylvania, has purchased the school and is reorganizing it.



Mr. Oberly has our best wishes for a full measure of success in serving the commercial education needs of his community.

**T**HE name of the Central Commercial Continuation School, at 214 East 42d Street, New York City, has been changed to the Central School of Business and Arts by official action of the Board of Education.

The change, recommended by the city Board of Superintendents at the request of the principal, Alexander S. Massell, will become effective September 25.

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### Mark I. Markett

Mark I. Markett, first assistant at the High School of Commerce, New York City, passed away suddenly on July 17, while he was on vacation and acting as director of Camp Wayne for Boys, at Preston Park, Pennsylvania.

Mr. Markett was widely known for his professional activities in New York. In addition to his administrative duties at the High School of Commerce, he conducted coaching courses for teachers as well as methods courses at Hunter College, The College of the City of New York, and the Brooklyn Training School.

Mr. Markett was author of "Word and Sentence Drills in Gregg Shorthand," and co-author with the principal of his school, Dr. Edward J. McNamara, of "Rational Dictation." Both of these books have been widely used in the schools throughout the country for several years.

Mr. Markett was a former president of the New York City Gregg Shorthand Teachers Association.

He is survived by his widow and a son, Samson.

### Charles T. Platt

It is with deep regret that we record the passing of the well-known shorthand author and teacher, Charles T. Platt, in Boston, on June 10, from heart failure. Thirty or more years ago Mr. Platt was one of the best-known shorthand teachers in the country, as well as one of the best loved men in the profession. He was head of the shorthand departments of many private schools in different parts of the country, his last position being with the well-

known Fisher Business College, of Somerville, Massachusetts. When he retired from school work a few years ago on account of advancing years, he continued to teach privately up to the time of his death.

Mr. Platt was born in Cincinnati, Ohio, on January 15, 1847. He began the study of shorthand when he was about fifteen, and therefore had practiced it about seventy years. After a few years' experience as stenographer in railroad and other offices, he became a teacher of shorthand. He was first a Graham writer, but changed to the Benn Pitman system, although, as a matter of fact, he was equally familiar with all forms of Pitmanic shorthand. Mr. Platt wrote a textbook called "The Pitmanic Shorthand Instructor" and also a dictation book, which were published by the American Book Company, and were highly regarded by teachers.

When Gregg Shorthand made its appearance, Mr. Platt, while personally very friendly to the author, could not see any merit in what seemed to him to be an "upsetting" of the old order of things. It was in 1904 that Mr. Platt wrote a letter to *The Stenographer*, in which he said:

Apropos of shorthand conversions, Mr. Gregg says: "We nominated Mr. Platt for the Presidency [of the National Shorthand Association] this year because he deserves the honor; but we frankly confess that we regard his conversion [shorthand, not moral] as almost hopeless. He is such a good friend that it grieves us sincerely to admit this."

Thanks, Mr. Gregg, for the kindly sentiments reflected by the preceding sentence, even though some annotations were required in the interest of perspicuity. I reciprocate by expressing my equally sincere regret that Mr. Gregg's conversion to Pitmanic shorthand seems also hopeless. . . . If the mountain won't come to Mahomet, let Mahomet go to the mountain. Come and join us, Mr. Gregg. The fatted calf (of which I am whom) is ready to grace the festal occasion. But if this happy picture is impossible of realization, and we cannot merge isms, then I accord and crave tolerance to honest differences. The pasture is spacious, with greenness abounding; and if we can't all be Greggites, we can at least be harmoniously gregarious. Selah!

And then with the growing demand for instruction in Gregg Shorthand, Mr. Platt, at sixty-eight years of age, actually learned it—a very difficult undertaking for one who had written an entirely different system for more than half a century and practiced it daily in writing and teaching. He became an enthu-

siastic advocate of the system, and a really excellent writer of it. He delighted to write us in shorthand, and always requested us to answer in shorthand, so that he might show the letter to his students. Incidentally, we know of no one who studied our books and the plates in *The Gregg Writer* more carefully than did Mr. Platt. If there was an inconsistency about writing any outline, we were sure to hear of it from dear old Charlie. Four days before his death we received a letter from him calling our attention to the fact that in the Learner's Department of the May issue of *The Gregg Writer* the key to the word *substantial* was inadvertently given as *circumstantial*.

Years ago Mr. Platt held many offices in various teachers' organizations: In 1903, he was president of the National Shorthand Teachers' Association (then a part of the National Commercial Teachers' Federation) and in 1906 was president of the Eastern Commercial Teachers' Association. He edited shorthand departments in magazines, wrote and read many papers on the principles of teaching, and was interested in every phase of shorthand work. His analyses of specimens of reporting notes and of the notes of the contestants in the speed contests were both interesting and valuable.

Before us as we write there lies a large scrapbook containing nearly all the papers he read, printed pages containing reports of discussions in which he took part, specimens of notes of prominent authors and teachers, with photo cuts of notabilities in the shorthand world. There is a pathetic note in a letter in answer to our acknowledgment of the book. Writing us on January 14, 1930, he said that since the professional magazines had "gone under the control of the highbrows," they no longer accepted his articles, and he therefore considered his scrapbook as "a closed volume." He then added:

As when I pass on it would no doubt land in the rubbish heap—like David Wolfe Brown's collection—I decided to consign it to the *one* man who might appreciate it. . . . You kindly remarked that "I don't think there is anyone in the world who would be more appreciative of its value than I am," to which I respond, there isn't anyone in the world that I would rather have possession of it than John R. Gregg.

The funeral in Boston was conducted, at Mr. Platt's request, by Mr. Charles H. Welch, of the Mother Church of Christ Scientist,

Boston. It was attended by Mr. John F. Robinson, of Burdett College, President of the Eastern Commercial Teachers' Association; Mr. Charles H. Welch; Mr. E. H. Fisher, of the Fisher Business College, Somerville; Mr. Platt's youngest son, Mr. Charles E. Platt, of Philadelphia; and Mr. L. O. Cummins, manager of the Boston Office of The Gregg Publishing Company.

### Elona Spence Lessenberry

It is with deep sorrow that we record the death of Mrs. D. D. Lessenberry on June 27 at Pittsburgh, Pennsylvania. Her death followed a long illness after an acute attack of pneumonia.

Mrs. Lessenberry was well known to a large number of commercial teachers, as she often accompanied Professor Lessenberry to the meetings of national and state commercial teachers associations, in which her husband is a leading figure, both as an executive officer and as a popular speaker on methods.

### Glen Arnold Grove

Glen Arnold Grove, head of the English department at the Packard School, New York City, since 1901, passed away suddenly at his home, Palisades, Rockland County, New York, on April 25.

Mr. Grove was a graduate of Colgate University. He also held an M.A. degree from Columbia University. He was a member of Delta Upsilon Fraternity.

Mr. Grove wrote one of the first texts in business English, "One Hundred Lessons in English." This book was published by the Packard School in 1904 and was used extensively in private and public schools. In 1929, he wrote another text, "English Elements and Principles."

Mr. Grove is survived by his widow, the former Florence Lee; his mother, Mrs. Horace Grove; and a sister, Mrs. Frederick Mathews, both of Fayetteville, New York, his birthplace.

### M. E. Tennis

M. E. Tennis, associated for the past seven years with the Illinois Business College, Chicago, passed away suddenly on June 8. He had been in ill health for several weeks. Previous to his connection with this school, Mr. Tennis was engaged in private-school work in Wisconsin.

## Honorary Societies in the Field of Business Education

Each of the professions has its Greek-letter honorary fraternities and sororities. Business Education is no exception. There are at least five, and possibly more, national and several local business-education honorary societies.

Brief descriptions of two of the national organizations are given in this issue. Descriptions of others will be published in subsequent issues.

### Pi Omega Pi

**A** NATIONAL fraternity in business education.

Founded June 13, 1923, at Kirksville, Missouri.

Founders: Mrs. Gertrude Holloway, P. O. Selby, Grace Loughhead, Isabelle Baker, Vera Dolan, Getha Pickens, Hazel Brong, William F. Clark, Wyla Snyder, Virginia Romans, Marie Conner, Gladys Husted, Pauline Swanson, Edwin Myers, Glenn E. Richards.

Incorporated as a national fraternity, December, 1927.

The fraternity has twenty-three active chapters, located mostly in teachers' colleges. There is a chapter, however, in Kansas State College, Hays, Kansas, and one in the State University of Iowa. The present enrollment numbers 1,600 members, both men and women.

Its purposes are: To encourage, promote, extend, and create interest and scholarship in commerce; to aid in civic betterment in colleges; to encourage and foster high ethical standards in business and professional life; to teach the ideal of service as the basis of all worthy enterprise.

Members must have ten or more semester-hours of college credit in commerce with superior standing; five semester-hours in education; and at least medium standing in all college studies. Only students and former students of the particular colleges where chapters are organized are eligible for membership, except honorary members.

Officers: President, Frances R. Botsford, Ball State Teachers College, Muncie, Indiana; Vice President, Jane Church, Illinois State University, Normal, Illinois; Secretary, Margaret Mill, Villisca, Iowa; Treasurer, R. F.

Webb, State Teachers College, Indiana, Pennsylvania; Organizer, P. O. Selby, State Teachers College, Kirksville, Missouri; Historian, Arthur Williams, Normal, Illinois.

The fraternity maintains an annual scholarship award given to a member who is doing graduate work. P. O. Selby held this scholarship for the year 1932-1933. He has been pursuing his graduate studies under Dr. Blackstone at the State University of Iowa.

### Alpha Iota

**A** NATIONAL honorary business sorority open to women students and alumnae of recognized private schools and colleges of commerce.

Founded, October 21, 1925, at Des Moines, Iowa. Incorporated as a national sorority, January 1, 1930.

Alpha Iota began as a local club organized by Mrs. Elsie M. Fenton for the purpose of promoting friendship among the women students of the American Institute of Business, Des Moines, Iowa.

The sorority has 63 active and 24 alumnae chapters.

Its official publication is the "Alpha Iota Handbook," a quarterly serving both the sorority and its brother fraternity, Phi Theta Pi.

Officers: President, Mrs. Elsie M. Fenton, Secretary, American Institute of Business, Des Moines, Iowa; Vice President, Mrs. Edna P. Kent, Instructor, Metropolitan Business College, Seattle, Washington; Secretary and Treasurer, Elizabeth Hullerman, National Headquarters, Alpha Iota Sorority, Des Moines, Iowa; Historian, Reba E. Choate, Huff School of Business, Kansas City, Missouri; Editor, Ava L. Johnson, M. S., Instructor, Still College of Osteopathy, Des Moines, Iowa.

National headquarters: 525 Sixth Avenue, Des Moines, Iowa.

### Fraternity and Sorority News Notes

**T**HE Third National Convention of Alpha Iota will be held in South Bend, Indiana, October 12-15, 1933. The local chapter, Alpha Delta, and the Alumna chapter of the South Bend College of Commerce will have

charge of arrangements for the convention. Assisting hostesses will be members of Delta and Springfield (Illinois) Alumna chapters, Alpha Rho and Kalamazoo (Michigan) Alumna chapters, and Beta Omega and Jackson (Michigan) Alumna chapters. Annajane Putterbaugh, National Councilor, of South Bend, is General Chairman of the convention.

**S**IGMA PI LAMBDA, a local sorority at Colorado State Teachers College, Greeley, Colorado, awarded a medal this summer to Miss Jane Church as the outstanding graduate student from that institution for the year 1932-1933. The award was based on scholarship, personality, and leadership.



JANE CHURCH

For the past four years Miss Church has supervised commercial education at Illinois State Normal University, Normal, Illinois. She is a graduate of that institution and received her Master's degree from Colorado State Teachers College in August, 1932. An abstract of her Master's thesis will be found on page 43. In addition to her pedagogic responsibilities, Miss Church is actively engaged in the management of the national commerce fraternity, Pi Omega Pi, of which she is the national vice president.

**G**AMMA EPSILON PI, a sorority founded in the College of Commerce and Business Administration of the University of Illinois, in 1918, has merged with Beta Gamma Sigma.

## Our Cover Design

The large cities of the country, symbolic of business, commerce, industry, are the centers to which a large number of the students of our business schools eventually will turn with eager eyes and high ambitions. New York City, the main business section of which forms the theme of our cover this month, is the financial center of America, if not of the world. The view is from a point at the southern end of Central Park, and extends to the lower end of Manhattan Island.

The most famous business street, Fifth Avenue, stretches as a dark shadow southward to Washington Square. On Washington Square is located the home of one of our leading educational institutions devoted to business education—The New York University, School of Commerce and Finance, and the School of Education. Beyond is the group of tall buildings of the financial district, rising hazily into the sky. A different view of this group is shown on page 1.

Standing as a sentinel at the upper center of the picture, the Empire State Building rises to a height of more than 1,200 feet. The slender white tower immediately below it is at the intersection of Forty-second Street and Fifth Avenue—the busiest crossways in the world. The large white building, with the grill-like appearance of an automobile radiator, occupying the center of the picture is the main building of "Radio City." When completed, this project will be the largest construction enterprise in the history of the world, and will occupy the area of three city blocks. It will cost \$250,000,000. To the left, the Gothic structure is St. Patrick's Cathedral. The building at the extreme left, which has the appearance of being a series of columns topped by a pyramidal roof, is the main office building of the Grand Central Station group.

At the upper right can be seen a stretch of the famous Hudson River with Jersey City showing faintly just beyond. When we look at this impressive view of only a small part of New York, with all the wealth represented by its structures and the business activities they house, it is difficult to realize that hardly more than two hundred years ago the whole Island of Manhattan was purchased from the Indians by the Dutch for the sum of \$24.

Next month, Chicago.

# Research in Commercial Education

By E. G. BLACKSTONE, Ph.D.

Director, Commercial Teacher Training, The State University of Iowa

**D**URING the past decade, tremendous strides have been made in research in commercial education. Not so many years ago, the commercial teacher could go along the even tenor of his way, undisturbed by such things as "medians," "correlations," "surveys," "battery tests," "prognoses," "sigmas," "diagnoses," and the rest of the terms now commonly met. Research was considered a fad, which would soon die out, and was rated as of much less value than "common sense" or "good horse sense." Queerly enough, then as now, common sense was about as scarce as the horse is today.

Today, a teacher who is not able to understand, to appreciate, and to evaluate research procedures is thought to be out of date. So many investigations have been made that one cannot read any educational publication without running across references to them. A complete file of commercial education research would include over a thousand titles. Of course, some of the studies have been good, and some have been "not so good," so that the capable teacher must be able to select the good ones from the poor ones if he is not to be misled. Certainly, he cannot cast aside all research because some of it is poor, any more than he can cast aside our political system even if some politicians are less than perfect.

## Research Should Be Given More Publicity

Unfortunately, commercial education has not been able to secure adequate facilities for disseminating worth-while research studies so that everyone may see them. Many studies are made in individual communities, the findings are used as seen fit, and then the report finds oblivion in the drawer of a desk. Others, made in colleges and universities, become theses, and stand idly upon library shelves. A few are distributed by various means, but, in general, the cost of printing prevents wide distribution. As a result, out of the thousand or more commercial studies that may lay some

claim to research, the average commercial teacher probably knows less than fifty.

## Many Studies Duplicated

The fact that the studies that have been made are not widely known is demonstrated by the extent to which graduate students in various centers duplicate or overlap, to some degree, investigations already made. Clearly, if a study has been conclusively settled, another graduate thesis upon that subject is unnecessary. If the study is not conclusive, duplication may be desirable in order to increase the sampling; but if that is the aim, the duplication should be perfect. Yet study after study can be found that overlaps to some extent others already in existence, but does not duplicate perfectly. For example, in my file I find six studies of the whole method versus the part method of teaching the typewriter keyboard, a dozen job analyses of bookkeepers' duties, and several studies of errors in shorthand transcription. Apparently, the reason for the partial duplication is ignorance of studies already made.

## B. E. W. to Publish Abstracts Each Month

To enable teachers to become acquainted with the studies that have been made, and so that unconscious partial duplications may be avoided, plans have been made to provide, through the pages of this magazine, a series of reports of existing research studies on a number of important phases of commercial education. For example, this issue carries reports of investigations to determine what business concepts are needed by everyone. Another issue may be devoted to studies in typing, another to shorthand, and so on. In order that the reports may be filed by subject, all the reports for any one month will relate to one topic. Thus it will be possible to clip them, and keep them in a file, folder, or notebook. The end of the year should see a number of reports available, and little by little a



respectable library of commercial education research will be made available.

Since it is impossible because of the exigencies of space to provide complete reports of the studies, abstracts will be provided. A standard plan will be used, consisting of (1) the source of the study, (2) the nature of the problem, (3) the procedure, (4) the findings, and (5) an evaluation.

This evaluation will be presented, not in any spirit of destructive criticism, but to enable untrained investigators to learn how to evaluate research reports. In a future number it is proposed to accompany the abstracts with a list of criteria of good research, and a list of common faults in research.

The abstractor has made every effort to become familiar with all investigations made in the field of business education, but probably has failed to find a number of them. He hopes that everyone who has made a study will inform him about it and tell him how and where he can secure a copy for abstracting and submitting to the commercial teachers of the nation. All copies submitted will be handled with the greatest care and returned to the author as soon as abstracts have been made. It is sincerely hoped that everyone will cooperate in this attempt to make the research in business education available to all who are interested.

### Research Abstracts

Several studies on Basic Business Information, Skills, and Concepts Needed by Everyone have been made by graduate students at Colorado State Teachers College, Greeley, Colorado, during the past three years. The titles and authors (as far as the reviewer knows them) are:

BASIC BUSINESS INFORMATION AND SKILL NEEDED BY EVERY INDIVIDUAL, BASED ON AN INVESTIGATION AMONG PROFESSIONAL MEN, Dorothy Dick, Master's Thesis, 1930.

BASIC BUSINESS INFORMATION AND SKILLS NEEDED BY EVERYONE AS SHOWN BY AN INVESTIGATION AMONG GOVERNMENTAL AGENCIES AND PUBLIC SERVICE COMPANIES, Beatrice Hayes Frutchey, Master's Thesis, 1930.

BASIC BUSINESS FACTS AND SKILLS EVERYONE SHOULD KNOW AS INDICATED BY A SURVEY OF BUSINESS MEN'S ORGANIZATIONS, Frances L. Ross, Master's Thesis, 1930.

BUSINESS INFORMATION AND SKILL NEEDED BY EVERYONE AS SHOWN BY AN INVESTIGATION AMONG BANKERS, REAL ESTATE MEN, AND INSURANCE AGENTS, Minnie Sublette, Master's Thesis, 1930.

BUSINESS SKILLS AND INFORMATION NEEDED BY EVERY INDIVIDUAL AS DETERMINED BY AN INVESTIGATION OF THE ACTUAL EXPERIENCES OF LAYMEN, Jane Church, Master's Thesis, 1932.

BUSINESS SKILLS AND INFORMATION NEEDED BY EVERYONE, V. L. Wise, Master's Thesis, 1932.

*Purpose.* To determine business concepts needed by everyone.

*Procedure.* Check lists of business activities were prepared and submitted to various lists of persons as indicated by the titles above. The final check list contained 201 items. Returns from each group were tabulated to show frequency and importance of each item. Mr. Wise's study combined the findings for several studies.

*Findings.* A tabulation showing the comparative order of the first twenty items as ranked by Mr. Wise and Miss Church is given below.

Item	Frequency Per Cent	
	Wise	Church
Principles of a good letter.....	88.40	93.08
General knowledge of bookkeeping and accounting .....	87.02	76.10
Danger of indorsing notes for or with another .....	87.01	48.85
Importance of making a will.....	85.59	22.85
How to figure simple and compound interest .....	79.83	67.71
How to write a simple, valid, binding contract .....	79.38	64.15
Necessity for title examination and purpose of abstract of title.....	78.73	66.24
How and when to borrow money...	77.61	60.16
Different kinds of insurance and importance of each .....	77.35	92.87
Nature of a first mortgage.....	75.71	46.12
Danger of cashing checks for strangers	75.42	48.01
How to write a check and a check stub .....	74.86	93.71
How to make income tax returns.	73.20	....
Dangers of investing on "appearances" without investigation....	72.88	40.86
How to make out and use a budget.	72.32	36.69
Correct use of telephone and telegraph service .....	70.72	99.58
Danger of overbuying .....	70.34	65.82
Seek advice of lawyer when in doubt	69.61	72.74
Danger of speculation .....	68.93	40.46
How to establish credit.....	67.96	85.95

The remainder of the items are presented in the thesis, but the list is too long to reproduce here. Those interested may perhaps be able to borrow the theses from the library of the State Teachers College.

A general business-information course should be required of all high school pupils, so that these essentials may be provided.

*Evaluation.* While no one of these studies perhaps covered enough cases to provide conclusive results, the degree of agreement found between them is such as to give much assurance of reliability and validity. It would appear that there are certain definite business activities that are met by everyone, and it appears probable that all students should be instructed about them. Furthermore, many of them are not now being taught directly in our commercial courses.

A STUDY OF THE NON-VOCATIONAL BUSINESS TRANSACTIONS PERFORMED BY THE CONSUMERS OF A METROPOLITAN DISTRICT, by Edward George Burns, Jr., Master's Thesis, Graduate School, University of Pittsburgh, 1929.

*Purpose.* To compile all the business transactions performed by consumers in a metropolitan district and to determine for each the frequency, difficulty, and significance, as influenced by such factors as income, age, sex, and marriage.

*Procedure.* A check list of non-vocational business activities was secured by interview and questionnaire and submitted to about 4,000 persons of different classes by mail; 1,598 usable returns were received. For each of the 63 types of transactions listed, a statement was secured from each person as to whether he ever performed a transaction, whether he did it more or less often than once a year, whether he considered it hard or easy, and whether he thought that an error would result in a serious loss.

*Findings.* Business transactions of major importance reported by 70 per cent :

Business Transaction	Per Cent of Total Reporting
Paid for personal transportation on train, bus, cab, etc. ....	94.6
Paid bill to public service agencies, such as gas, electric, telephone, etc.....	90.9
Received interest on bank account.....	90.2
Received compensation for labor or services.	90.1
Opened and continued a savings account at a bank .....	84.9
Received money from the sale of articles...	83.4
Paid dues to union, associations, societies, etc.	79.2
Received articles sent prepaid.....	78.9
Transmitted money by mail, express, or telegraph .....	76.2
Took out insurance to protect persons, such as life insurance, accident insurance, etc..	73.4
Bought articles on a charge account at department store, grocery store, etc.....	70.2

*Evaluation.* The technique used shows a wide sampling for a metropolitan district and is probably reliable. The detailed findings of the many tables of this thesis should be valuable for constructing syllabi for courses in junior business training or for a course in general business training for the later years of the high

school. The effects of income, age, sex, etc., seem not to have been determined.

THE ECONOMIC SCIENCE OF EVERYDAY LIFE AS REVEALED BY A STUDY OF CURRENT PERIODICAL LITERATURE, Edward Corbyn Obert Beatty, Master's Thesis, University of Chicago, 1926.

*Purpose.* To determine the proper content of the curriculum in economics.

*Procedure.* Study of economic topics included in random samplings of *The American Magazine*, *The American Review of Reviews*, *The Atlantic Monthly*, *The Bookman*, *The Century Magazine*, *Harper's Magazine*, *Scribner's Magazine*, *The World's Work*, *The Outlook*, *The Literary Digest*, *The Nation*, and *The Saturday Evening Post*. A total of 1,726 articles were studied.

A second part of the study was a listing of the economic topics contained in the Reader's Guide—periodical literature for the years 1920-1924. This study included 1,201 topics.

*Findings.* Many tables are provided to show the different topics discovered and the number of words devoted to each of the subheadings. The reading public has a wide range of economic interest. Hence, the content of the curriculum should be wide. Useful economic information may be grouped in six large classes as follows (in order of frequency) : production, exchange, economic conditions, public finance, consumption, distribution. Popular interest in business topics varies from year to year. The curriculum in economics should emphasize applied economics rather than theoretical principles.

*Evaluation.* This study should be interesting to those who desire to prepare economics textbooks or syllabi for economics classes. It is probable that the determination of headings for the various articles is somewhat subjective. The tables tend to indicate that a wide definition of economics was applied, for almost every type of business topic was included in one or another.

HOW WELL DO SECONDARY-SCHOOL PUPILS UNDERSTAND TECHNICAL BUSINESS WORDS? by Edgar Dale, Ph.D. New York University Research Bulletin in Commercial Education, Vol. II, May, 1930.

*Purpose.* The major purpose of this study was to provide a factual basis for that part of the school curriculum that aims to develop children's understanding of the common technical terms used in modern business, with special emphasis on investment.

Three problems were met: First, a master list of business terms was formulated. Second,

the frequency of occurrence of these terms was determined. Third, evidence concerning the understanding of these terms on the part of children in two communities differing markedly in social composition was secured.

**Procedure.** A master list of business words was taken from Webster's Elementary Dictionary; Roget's "Thesaurus"; the indexes of approximately twenty-five books on business, economics, and finance; four encyclopedias of business and finance; and books and articles relating to investment. Those words found over fifteen times were used.

Ten thousand word-samples were taken from thirty-one books and nineteen articles dealing with stocks and bonds, to determine how frequently each business term in the master list occurred.

The relative difficulty of the master list of business words was determined by a multiple-choice test given in two communities of widely different social composition, one a wealthy residential suburb, and the other an industrial city. The test was given to adults well trained in the field of business. In every case, higher than 90 per cent of the answers were correct.

**Findings.** The following words are highest in frequency in the master list:

bond	business	per cent	price
investment	issue	interest	policy (insurance)
company	value, valuable	amount	bank
security	investor	insure	mortgage
stock	pay, paid	loan	income

A master list of 874 words was made.

The following words were missed most by eighth-grade pupils:

fund (verb)	consideration	bull	negotiable
bear	debenture bond	order	sinking fund
operations	repudiation	collateral	default

The following words were understood best by eighth-grade pupils:

employ	individual	deposit	bondholder
bank	commerce	term	refund
taxpayer	purchase	statement	guarantee
supply	insure	retire	distribute

The following correlations between some of the scores, in terms of the two cities, are significant for those interested in the field of business training:

Correlation	Coefficient
Between 8th-grade industrial and 8th-grade residential .....	.82
Between 7th-grade industrial and 7th-grade residential .....	.85
Between 12th-grade industrial and 12th-grade residential .....	.87
Between 7th-grade industrial and 12th-grade industrial .....	.71
Between 7th-grade residential and 12th-grade residential .....	.55

An analysis of the data from the residential suburb showed that in both the grammar grades

and in the high school a significant difference existed between the scores of boys and girls, the average score of the boys always being higher.

The mean score of the 7th- and 8th-grade boys..	65.11
The mean score of the 7th- and 8th-grade girls..	55.23
The mean score of the high school boys.....	69.62
The mean score of the high school girls.....	62.8

**Conclusions.** Most of the technical business terms that the lay investor needs to know are probably found in the master list.

Comparisons that the investigator made by noting the effect of additional samples on distribution of the words indicate that this list is highly reliable for the first seventy-five words, but no data are available to indicate the reliability of the rest of the words.

It is clear such terms as "buy," "paid," "sell," "dollar," "sale," and others that occur very frequently in investment literature are well known to children, and the school needs to spend little or no time in developing their comprehension of these terms.

The correlations between cities indicate that there is little difference in the relative difficulty of the business terms for the children in the same grade in these two cities.

**Evaluation.** Frequency of occurrence is only one of several criteria that should be set up for a minimal-essentials vocabulary list.

The selection of the specific terms cannot be made until more complete studies of frequency of occurrence are made.

Results obtained from any type of vocabulary test must always be interpreted carefully, since the difficulty of a word depends on the type of reaction we expect from it. The fact that a child cannot react satisfactorily to a technical definition of a word does not mean that he has no understanding of the term whatsoever.

It should further be noted that life situations may not demand the reaction implied in a generalized definition of the word. It is possible that life may merely demand a satisfactory reaction to a specific aspect of the word.

**BUSINESS KNOWLEDGE AND CONCEPTS OF SENIOR HIGH SCHOOL STUDENTS, Raymond Glenn Price, Master's Thesis, School of Business, University of Chicago, 1932.**

**Purpose.** To determine what business knowledge and concepts senior high school students have.

**Procedure.** A true-false test of 115 items was composed by analyzing textbooks, courses of study, objective tests. By authoritative opinion, it covered subjects of accounting, banking, law, money, investments, insurance, marketing, business organization, production, money and credit,

prices, labor, contracts in about the same proportion as these items were given space in textbooks. Reliability of one-half against the other half, with 70 cases was .93 plus or minus .069.

The test was given to students of tenth, eleventh, and twelfth grades in high schools in Gary, Indiana; New Trier, Minnesota; Chicago; and Parke County, Indiana; 519 cases were involved.

*Findings.* From the tenth to the twelfth grades there was a continual improvement in scores. A definite relationship was found between test scores and parental occupation. Boys did better than girls. There was little relationship between I. Q.'s and scores. There was a close relationship between scores and school marks. There was an increase in scores with age. Commercial majors scored slightly higher than did non-commercial students.

The order of best scores by topic was as follows: knowledge: accounting, production, marketing, insurance, business organization, investments, banking, law, money; concepts: labor, profits and income, contracts, production, prices, money and credit.

*Evaluation.* This is an interesting attempt to determine the socio-business achievements of high school students. Its values depend on the validity of the test, which is not determined statistically, but only by comparison with textbook space and opinion. The reliability of the test is high. The number of cases involved is probably sufficient. It seems likely that a complete measurement of any one of the topics listed above would be hard to secure from so small a number of true-false questions as were used (money, 4 questions; law, 8; business organization, 15; etc.).

*Master's theses are on file in the library of the institution at which they are written. In some cases extra copies are on file in the libraries of other institutions. If any of our readers desire further information regarding any of the theses abstracted in this magazine, it is suggested that they write direct to the author of the thesis or to the editor of this magazine, who will forward the letter to the proper individual for answer.*

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## Book Reviews

*The book reviews for this month's issue are written by Jessie Graham, Assistant Professor of Commerce, San Jose, California, State Teachers College. Miss Graham recently received her Ph.D. degree from the University of Southern California. Her dissertation is being published as an educational monograph by the University of Southern California, and will be reviewed in a future issue of this magazine. Miss Graham is co-author with Dr. Benjamin R. Haynes of "Research in Business Education," C. C. Crawford, Los Angeles, California, 1932.*

AS business education is an integral part of all education, and not merely an adjunct to it, teachers of business subjects will find much valuable material in books devoted to general education. Even those teachers who feel that their work is highly specialized and "different" may learn from these books the latest developments with relation to the psychology of learning, teaching methods, drill, tests, and other phases of

their work. Then, too, excellent helps for teachers of business subjects are overlooked by some teachers because they are included in general books. One such example is "The Supervision of Secondary Schools," by Willis L. Uhl, which contains a chapter on "The Supervision of Commercial Subjects," by Dr. E. G. Blackstone (D. Appleton and Company, 1929). Another more recent work is "Standards for High School Teaching."

**STANDARDS FOR HIGH SCHOOL TEACHING**, by Charles E. Reeves, D. Appleton and Company, New York, 1932, pp. 389-405. Also accompanying "Work Book in High School Observation and Practice Teaching," Problem 32. "How Shall Commercial Subjects Be Taught?" pp. 233-235.

This book contains general discussions of thirty-eight problems, involving: physical conditions and routine classroom management, interest and attention as the basis for learning, preparatory activities of the teacher, elements of classroom procedure, the basic types of learning, types of classroom procedure, methods in special subjects, measurement of the results of teaching, and teaching as a profession.

The chapter on business subjects is concerned with vocational business education. Some of the objectives set up are: the acquisition of knowledge and skill useful in the business operations of any occupation, correct use of English, reading and writing of shorthand and long-hand, accurate and automatic typewritten transcription, a knowledge of the fundamental principles of bookkeeping, accurate filing and locating of filed material, use of office equipment and reference books, and use of telephone.

Teacher qualifications stressed are: keeping up to date; acquiring desirable personal qualities; and possessing good voice, sight, and hearing. A few suggestions as to correlation and assignments are made.

Under the topic of "General Technique of Teaching Commercial Subjects" the efficient distribution of supplies is discussed, together with the importance of a right start, and the avoidance of monotony by variety of procedure.

Principles of drill are next presented. Mention is made of the necessity for frequent tests and for office laboratory experience. The chapter closes with the presentation of special techniques for the teaching of shorthand and typewriting, including brief paragraphs covering materials, posture, penmanship, drills, rhythm, whole or part method, dictation, use of blackboard, reading of shorthand notes, and graphs. While all teachers will not agree with some of the suggestions made, they will find here in compact form a summary of teaching methods in business subjects.

**THE RÔLE OF THE TEACHER IN PERSONNEL WORK**, by Ruth Strang. Bureau of Publications, Teachers College, Columbia University, New York, 1932, 332 pp., \$2.

As teachers of business subjects are interested in the personal problems of their pupils and are frequently made responsible for the guidance of students, they will welcome the material presented in "The Rôle of the Teacher

in Personnel Work." Not only is the developmental rather than the remedial aspect of personnel work emphasized, but group guidance and control of the environment as well. Indeed, personnel work is regarded an aspect of all education rather than a separate section of it.

In the five parts of the book, the following topics are discussed: (1) the relation of the teacher to personnel work; (2) adjustment problems of adolescents; (3) techniques of personnel work; (4) the counseling process; and (5) information concerning specific problems—social, health, moral, and educational. The analysis of the problems of adolescents here presented, the definite suggestions for the techniques of the case study, the interview, standardized tests, rating, and the daily schedule are especially useful to teachers in their contacts with students. Careful reading of this book will enable teachers to understand better the problems of the adolescents with whom they deal and to devise ways of aiding in solving such problems.

**THE EDUCATIONAL FRONTIER**, by William H. Kilpatrick (Editor) and others, The Century Company, New York, 1933, 325 pp., \$2.50.

"The Educational Frontier" is of especial interest to teachers of business subjects because of its analysis of the present social-economic situation. The book is appropriately named, as it represents the latest expression of educational philosophy by a group of "pioneer thinkers": Professors Kilpatrick, Dewey, Childs, and Raup, of Columbia University; Professors Bode and Hullfish, of Ohio State University; and Dr. Thayer, of the Ethical Culture Schools. As business education is now quite properly regarded as an integral part of all education, and not an isolated entity, it is necessary that teachers of business subjects become familiar with these latest contributions of leaders to underlying educational philosophies. The procedure of each teacher will then be based on a philosophy of business education formulated by himself, enabling him to view his own work in its relationship to the entire program.

Chapter I of this book deals with the confusion in present-day education and presents a discussion of the causes of such confusion. The conclusion is reached that real education humanizes men, "not by moulding them into unthinking acceptance of preestablished patterns, but by stimulating them to a continuous reconstruction of their outlook on life."

Chapter II analyzes American social institutions and expresses the conviction that in developing social and educational theories definite reference must be made "to the needs and issues which mark and divide our domestic, economic, and political life."



In Chapter III, the analysis of social-economic life is made the basis for the challenge presented to the educational profession.

The general conception that "the whole population need to become students of life and civilization in a new sense and degree and the profession of education must so enlarge its hitherto customary thinking as to accept responsibility for helping as best it can in this new adult field of study" is presented in Chapter IV.

Chapters V, VI, and VII are concerned with the task and administration of the school in playing its part in the remaking of society.

The necessity for each teacher to formulate a social philosophy of life based on a study of the social-economic situation is set forth in Chapter VIII. The thesis that education means the building of the life outlook and that "technique and procedures become then subordinate, *always so*, to the general aims we set up for life and education" is upheld.

The final chapter of the book consists of a definite formulation of the philosophies of education presented in the preceding chapters. The belief is expressed that "life based on experimental intelligence provides the only possible opportunity for *all* to develop rich and diversified experience, while also securing continuous cooperative give and take and intercommunication."

Teachers of business subjects will find this book most helpful in clarifying their own thinking relative to relationships between social-economic life and education.

**COMMERCIAL EDUCATION IN THE HIGH SCHOOL**, by Frederick G. Nichols, D. Appleton-Century Company, Inc., New York, 1933, 507 pp., \$3. Also work book for students of business education.

In order to formulate a philosophy of business education by thinking in terms of the field as a whole, and not solely in terms of individual subjects, teachers of business subjects should become familiar with the newer literature of business education.

From Mr. Nichols' book on business education, the teacher of business subjects learns that "today commercial education represents the largest single field of special training in the country." This new book deals with "fundamental issues basic to any program of curriculum construction," allowing the reader to formulate his own principles of business education through the material presented. Teachers who have thus formulated principles of business education in harmony with present educational theory and economic life will send out workers who are conscious of their responsibilities to employers, to themselves, and to the social groups of which they are members. Teachers

who achieve this comprehensive view of business education will carefully scrutinize the traditions of the field—the belief that all who wish to enter business must prepare for office work; emphasis on copying speed as distinguished from all-round typing ability; etc.—and will no longer consider these traditions valid sources for educational practice.

Then, too, teachers of business subjects must be cognizant of the social implications of business education to the end that this field may retain its rightful place in modern secondary education. In Part I of this book, Mr. Nichols presents the necessary background for a broad view of the field by defining business education as "the preparation of boys and girls for socially useful and personally satisfactory living," including the following: social intelligence, occupational intelligence, general knowledge of sound principles of business, high ethical standards, and supporting general education. Discussion tending to clarify the thinking of the teacher relative to the vocational phases of business education is then presented. Criticisms of the business curriculum by employers and educators are quoted in Part II.

Part III is concerned with the objectives of business education. In two chapters, the thesis that vocational guidance is a vital part of vocational education is successfully upheld.

As there is little available published material on the articulation of the work of the junior and senior period in business education, teachers and administrators will find Part IV of this book especially helpful.

After brief consideration of each of the subjects and subject groups in the business curriculum in Part V, a discussion of business education in special schools is presented. The often neglected topic of "the small rural high school" is treated in the final chapter. It is recommended that administrators, supervisors, and teachers interested in business education study this book for the purpose of clarifying their thinking on the many phases of this complex field.

### Books on the New Point of View in Business Education

CLARK, HAROLD F. "Economic Theory and Correct Occupational Distribution," Teachers College, Columbia University, 1931.

COUNTS, GEORGE S., "Dare Education Build a New Social Order?" John Day Company, 1932.

LYON, LEVERETT S., "Education for Business," revised edition, University of Chicago Press, 1931.

RUGG, HAROLD. "Culture and Education in America," Harcourt Brace, 1931.

TONNE, HERBERT. "Social Business Education," New York University Press, 1932.

## Key to the Shorthand Plates

### In the September "Gregg Writer"

Counted at a uniform syllable intensity of 1.40

#### The Glaciers of Copper River

From "Oh, Shoot," by Rex Beach

(Reprinted by special permission of the author)

Late one June evening, after a killing day, we stumbled up through a gorge where all the waters of the Copper River<sup>20</sup> are confined. It is a roaring place, for the waves lift themselves head-high and the ice scuds by with the speed of wild<sup>60</sup> horses. An Arctic twilight was over all—that diffusive radiance through which the sight travels so far—when we<sup>60</sup> finally rounded a bend into an eddy, and paused to breathe and to observe that Thing which loomed suddenly before<sup>60</sup> us.

I hope never to lose the memory of that first impression. There was Childs Glacier at last, with the<sup>100</sup> ravenous river gnawing at it, a towering wall of ice, serrated and seamed, the dead grayness of infinite<sup>120</sup> age upon its face. And so close! We fairly felt its presence before we sensed the chill breath which swept down from it. There<sup>140</sup> were no intervening miles to rob it of its grandeur; its very proximity was terrifying, it was<sup>160</sup> so strange, so unknown, so lifeless, and yet so menacing.

We heard ourselves exclaiming, but our spoken words were a<sup>180</sup> profanation in such a presence.

A great berg, an acre in extent, came swiftly towards us, the saffron waters<sup>200</sup> licking at its sides. It was as blue as a summer sky, and it came as if gliding on steep, well-oiled skids. When<sup>220</sup> abreast of us it halted, then lifted itself up, up, up until it towered like a ship in dry dock, while the<sup>240</sup> yellow flood roared savagely at the delay. There came a dull rumbling and grinding, much like the sound of a heavy<sup>260</sup> train in a tunnel, as its own momentum and the resistless force of the river drove it higher and higher<sup>280</sup> upon the detaining bar. It shuddered, swung slowly, then commenced to roll down before the current like thistledown<sup>300</sup> in a draught. The sound ceased, the mass dived suddenly from view, then reappeared slowly, shook off the surging waters, and<sup>320</sup> was away again, running faster and faster. Silent as a ghost, it vanished around the bluff below us.

We<sup>340</sup> bent our puny efforts to the skiff and crept onward, our eyes too busy to heed the boulders which tripped us and rolled<sup>360</sup> beneath our feet. Gradually the bluff beneath which we walked became higher and steeper,

until it must have been<sup>380</sup> fifty feet high and overhung as if cut out by the action of a heavy surf. At the time we did not note<sup>400</sup> the significance of this, for we were engrossed in the spectacle opposite; but later we had ample cause<sup>420</sup> to remember the peculiar formation.

In places the ice wall opposite was like crusted snow, again it<sup>440</sup> was opaque or cloudy, while beyond or above were patches ranging from pale azure to the purple that lurks in<sup>460</sup> a mountain valley. These vivid colors lay often in ribbons, and the melting streamlets from above had likewise<sup>480</sup> laced the glacier's front with delicate chocolate lines like the wrinkles in the face of a hag. And always the hungry<sup>500</sup> river gnawed it.

We were opposite the lower shoulder, where the ice cliffs overhung, when the glacier spoke for<sup>520</sup> the first time. There was a boom like the report of a cannon many times multiplied, and a half mile ahead of<sup>540</sup> us a piece of ice detached itself, then plunged a hundred feet sheer downward into the river. It left another<sup>560</sup> blue scar for the air slowly to bleach. We had heard of the peril from falling bergs—stories of boats swamped by the waves,<sup>580</sup> of men caught beneath the overhanging banks and swept away—but we had put them down as fanciful and<sup>600</sup> exaggerated, so when Joe dropped the towline and dashed excitedly back towards the skiff I was inclined to laugh.

"Look<sup>620</sup> out for the boat!" he cried.

My answer was framed when the surface of the water upstream seemed to hump itself and a<sup>640</sup> swell came curling down along the shore, urged by the current. It was coming faster than a man could run and, although<sup>660</sup> insignificant at first, of a sudden it assumed the proportions of an ocean roller. We seized the gunwales<sup>680</sup> and plunged in up to our waists, but the water sucked away from the shore while the boat bumped and slid and tilted over<sup>700</sup> the rocks; then, as suddenly, we were submerged to our armpits and found ourselves struggling to discover bottom<sup>720</sup> and to keep the skiff from overriding us as we were swept up the embankment.

"Hold fast!" we yelled to Fred on the<sup>740</sup> end of the line, and he set his heels against the rocks, wrapping himself with the rope like the anchor man on a tug<sup>760</sup>-of-war team.

We felt bottom again, and again we were sucked downward, with our arms half dragged from their sockets.

When the<sup>780</sup> commotion had at last subsided and our badly wrenched and now badly leaking craft was again in the river,<sup>800</sup> Joe observed:

"One more of those and we won't have any boat. And that was a small one, too!"

It was perhaps ten minutes<sup>130</sup> later that a tremendous sound echoed behind us and we whirled to see such a sight as I had but vaguely dreamed<sup>840</sup> of. Directly opposite the point of our encounter with the wave a towering column of ice had split itself<sup>860</sup> away from the face and was leaning slowly outward. Faster and faster it moved, its summit describing a<sup>880</sup> great arc, until with one terrific roar it plunged its length across the flood, flinging tons of water up, up until<sup>900</sup> they seemed to reach the level of the glacier top itself, only to fall back and add to the chaos beneath. The<sup>920</sup> ice did not crumble nor break, but fell proudly in solid column, stretching a third of the distance across the river's<sup>940</sup> bed, its vast bulk damming the stream.

It was much as if the Flitron Building had leaned forth from its foundations<sup>900</sup> and plunged to destruction. At the moment of impact there was an explosion as if from a terrific charge of<sup>980</sup> powder, which hurled missiles a hundred pounds in weight in long parabolas beyond. Then out from beneath the mass rushed<sup>1000</sup> a gigantic wave, growing as it raced towards the shore where we had been but a few moments before.

We heard the<sup>1030</sup> sound of that tidal wave as it bore down upon the fifty-foot bluff which we had just passed. And we now recognized<sup>1040</sup> the force which had cut it out—a quarter mile of it—and had changed a slope into a perpendicular wall up<sup>1060</sup> which no man could possibly have climbed. To be caught in such a trap would have been to perish certainly. We saw the<sup>1080</sup> wave engulf the land, then surge over and beyond it up into the alder trees, which swayed and whipped each other<sup>1100</sup> frantically. It was terrific, appalling, unspeakably tremendous.

We found ourselves straining at our boat in<sup>1130</sup> an endeavor to avoid the path of that swell, but the furious current all but killed it before it reached upstream<sup>1140</sup> to us and we were merely bruised and battered as before. Had we been ten minutes later, however, it would<sup>1160</sup> have meant our destruction. Twice more did this thing occur before we had covered those treacherous three miles along the<sup>1180</sup> glacier, but each time we were above the scene and the racing current saved us.

I think we grew somewhat frightened, walled<sup>1300</sup> in against that Presence by the steep banks; at any rate, at every explosion we fetched up violently<sup>1320</sup> at the end of our towlines, backs to the wall, like tethered steers, and when the last unstable precipice was behind<sup>1340</sup> us we congratulated ourselves.

But an even greater wonder confronted us. The river turned at right angles<sup>1360</sup> and there stood Miles Glacier, the big brother to Childs, which we had just passed. It fronted us boldly, a gunshot distant,<sup>1380</sup> so it seemed, a huge, desolate monster thrice the size of Manhattan Island, with a ragged base five miles across,<sup>1400</sup> wedged into a valley so tightly that it seemed to split the mountains asunder. In reality it was<sup>1390</sup> four miles away, but we

saw its every smallest detail and followed it with our eyes up into the range where<sup>1360</sup> it melted into distances which no man has ever covered. Its edges were dead and blackened as if by decay,<sup>1380</sup> in places its front looked like a row of gigantic white-cowled monks. The lake which lapped it, in reality a<sup>1380</sup> broadening of the river, was choked up with drifting ruins of ice held prisoner by a bar at the lower<sup>1400</sup> end where the waters escaped. Pastured thus, the bergs cruised lonesomely, drifted by wind and wave, towed in fantastic figures<sup>1420</sup> by unseen eddies. At times they clashed, or charged in long formations, as if this were a martial field for those two<sup>1440</sup> dead, yet living, rivals which had roared and gnashed at each other since the beginnings of time.

We camped on the promontory<sup>1400</sup> which lies between the glaciers, where some day will stand the most famous tourists' hotel on the continent, for<sup>1420</sup> the time is surely coming when men and women will journey thither from all quarters of the globe. Day and night, at<sup>1460</sup> intervals, the giants bombarded each other, the action increasing with the rising waters. It awoke us<sup>1480</sup> in the night, it awed us in the day. It filled us with a sense of such tremendous destruction that we watched jealously,<sup>1500</sup> as if each spectacle might be the last. The mind could not grasp the fact that, no matter how great or how rapid<sup>1520</sup> the ruin, there was an inexhaustible supply of ice constantly edging forward to take the place of that<sup>1540</sup> which fell off. We felt as if the glaciers must surely destroy themselves, but a week of warm weather, during which the<sup>1560</sup> breakage was constant, had no visible effect upon them. As a matter of fact, those glaciers are still there, although<sup>1580</sup> they have been working for many years, so many years, to be exact—and let us be exact—that if a<sup>1600</sup> geologist were to begin to figure it out when he left college he would have a gray beard so long it would trip<sup>1620</sup> him up before he had finished the problem. (1668)

## Brief-Form Sentences

### On Chapters One to Three

(Adapted from a series of Brief-Form Sentences prepared by Warner E. Kudner, Heald's Business College, Sacramento, California)

**Chapter One.** This will aid them in the end. Will they take your ticket with them? What day did those men come into the country? When my<sup>30</sup> time is like that, all will be well. Where were you at that time of day? This meal is not what I would like it to be. Did<sup>40</sup> all of them like the other date? (46)

**Chapter Two.** Most of the people were very much elated over his victory. The public will not favor such a system.<sup>30</sup> He says that you must not underrate the first part of the matter. She always did her work thoroughly. He will<sup>40</sup> publish this plan because he is against it. The name of another woman will be given

in the next letter.<sup>60</sup> I also got many presents this morning. Nothing will happen between Fred and Sam until Dick comes. Let him tell<sup>80</sup> you about the big party he gave. (86)

**Chapter Three.** Will you state the purpose of these small orders from the doctor? I told you to call on him and talk over the<sup>80</sup> general situation. It is possible that he went there with the belief that he was helping the girl. The business<sup>40</sup> man was glad that he could receive the goods which he desired during the course of the day. If you really want<sup>90</sup> to help in this situation you must tell where he went. All the children should prepare papers giving their opinions<sup>80</sup> on that subject. I will send the flour by express. (89)

## Easy Letters—I

### On Chapters One to Three

Dear Sir: I have your letter of September 2, and I am glad you are planning to visit our city very<sup>20</sup> soon. I am not aware of the purpose of your visit, but I know that I can be of real help to you when<sup>40</sup> you are here. At this time I would like you to send me all the details about your business so that I can make the<sup>60</sup> necessary arrangements for you. Mr. Dale told me today over the 'phone that he could not give you many<sup>80</sup> orders this fall, but that by next January he hoped to be able to increase his business with you. Yours truly, (100)

Dear Sir: Our losses this fall have been very heavy and I am not able to get any more capital. If<sup>20</sup> you could make me a loan during this month it would help me very much. It is really necessary for me<sup>40</sup> to raise some money and I know that you will help me all you can. Can you come here to see me on Saturday? 'Phone<sup>60</sup> me when you get this letter. Yours truly, (67)

Dear Sir: James Smith has been working on a motor in his factory and I am hoping to see the plans and drawings<sup>20</sup> soon. Could you take the time to study them with me? If the motor is as good as Smith says it is, you and I<sup>40</sup> should put some money in the business. Several men have mentioned the matter of more capital to Smith and he<sup>60</sup> will take in a partner or two, I believe. If it is possible, send me a note to the office so that I<sup>80</sup> may be able to plan my affairs. Yours truly, (89)

## Easy Letters—II

### On Chapters One to Three

Dear Sir: I must confess I have no conception of the thrill which comes to wealthy men, for my compensation leaves<sup>20</sup> me little chance to save money to place me in the wealthy class. My two nearest neighbors are an auditor and<sup>40</sup> a cashier. The latter started in a little store and the former made his start in a col-

lection agency.<sup>60</sup> Both of them today have important jobs with growing companies. But these two men never will become wealthy, either.<sup>80</sup> They think of other things than money and give their time after working hours to playing golf and other games with<sup>100</sup> their families, reading mystery stories, and generally having a good time. I believe that this is a<sup>120</sup> jolly plan to follow, but people should also give a part of their spare time to bettering their training for their<sup>140</sup> jobs.

I have said what I have to you because I know you think this subject most important. I shall be glad to have<sup>100</sup> a letter from you giving me your opinion about wealth and happiness. Yours truly, (175)

Dear Sir: After your committee met at my office yesterday I wrote the letters they told me to send to the<sup>20</sup> officials of the company. I believe that the officers will send a complete report immediately,<sup>40</sup> giving the valuation they place on their art collection. When this report is received I will let you know so<sup>60</sup> that you may start to raise the necessary money. This collection is nationally known and desired by many<sup>80</sup> parties in the country. Yours truly, (87)

## Madame Bo-Peep, of the Ranches

From "Whirligigs," by O. Henry

(Copyright, 1902, by Doubleday, Doran & Company, Inc.)

"Aunt Ellen," said Octavia, cheerfully, as she threw her black kid gloves carefully at the dignified Persian<sup>20</sup> cat on the window-seat, "I'm a pauper."

"You are so extreme in your statements, Octavia, dear," said Aunt Ellen,<sup>40</sup> mildly, looking up from her paper. "If you find yourself temporarily in need of some small change for bonbons,<sup>60</sup> you will find my purse in the drawer of the writing desk."

Octavia removed her hat and seated herself on<sup>20</sup> a footstool near her aunt's chair, clasping her hands about her knees. Her slim and flexible figure, clad in a modish<sup>100</sup> mourning costume, accommodated itself easily and gracefully to the trying position. Her bright and<sup>120</sup> youthful face, with its pair of sparkling eyes, tried to compose itself to the seriousness that the occasion seemed<sup>140</sup> to demand.

"You good auntie, it isn't a case of bonbons; it is abject, staring unpicturesque poverty,<sup>100</sup> with ready-made clothes, gasolined gloves, and probably one-o'clock dinners all waiting with the traditional wolf<sup>120</sup> at the door. I've just come from my lawyer, Auntie, and, 'please ma'am, I ain't got nothing at all. Flowers, lady? Buttonhole,<sup>140</sup> gentleman? Pencils, sir, three for five, to help a poor widow?' Do I do it nicely, Auntie, or, as a<sup>160</sup> bread-winner accomplishment, were my lessons in elocution entirely wasted?"

"Do be serious, my dear," said<sup>180</sup> Aunt Ellen,

letting her paper fall to the floor, "long enough to tell me what you mean. Colonel Beaupree's estate—"

"Colonel<sup>200</sup> Beaupree's estate," interrupted Octavia, emphasizing her words with appropriate dramatic gestures,<sup>200</sup> "is of Spanish castellar architecture. Colonel Beaupree's resources are—wind. Colonel Beaupree's stocks are—water.<sup>200</sup> Colonel Beaupree's income is—all in. The statement lacks the legal technicalities to which I have been<sup>200</sup> listening for an hour, but that is what it means when translated."

"Octavia!" Aunt Ellen was now visibly possessed<sup>240</sup> by consternation. "I can hardly believe it. And it was the impression that he was worth a million. And<sup>200</sup> the De Peysters themselves introduced him!"

Octavia rippled out a laugh, and then became properly grave.

"The<sup>200</sup> dear old Colonel—what a gold brick he was, after all! I paid for my bargain fairly." Octavia picked up the<sup>400</sup> morning paper from the floor. "But I'm not going to 'squeal'—isn't that what they call it when you rail at Fortune because<sup>400</sup> you've lost the game?" She turned the pages of the paper calmly. "'Stock market'—no use for that. 'Society's doings'—that's<sup>400</sup> done. Here is my page—the wish column. A Van Dresser could not be said to 'want' for anything, of course.<sup>400</sup> Chambermaids, cooks, canvassers, stenographers—"

"Dear," said Aunt Ellen, with a little tremor in her voice, "please do not talk<sup>400</sup> in that way. Even if your affairs are in so unfortunate a condition, there is my three thousand—"

Octavia<sup>500</sup> sprang up lithely, and deposited a smart kiss on the delicate cheek of the prim little elderly<sup>500</sup> maid.

"Blessed Auntie, your three thousand is just sufficient to insure your Hyson to be free from willow leaves and<sup>500</sup> keep the Persian in sterilized cream. I know I'd be welcome, but I'm going to earn my own living. There's nothing<sup>500</sup> else to do. I'm a—Oh! oh! oh!—I had forgotten. There's one thing saved from the wreck. It's a corral—no, a ranch in<sup>500</sup>—let me see—Texas; an asset, dear old Mr. Bannister called it. How pleased he was to show me something he could<sup>500</sup> describe as unencumbered! I've a description of it among those stupid papers he made me bring away with<sup>500</sup> me from his office. I'll try to find it."

Octavia found her bag, and drew from it a long envelope filled with<sup>600</sup> typewritten documents.

"A ranch in Texas," sighed Aunt Ellen. "It sounds to me more like a liability than<sup>600</sup> an asset. Those are the places where the centipedes are found, and cowboys, and fandangos."

"The Rancho de las Sombras,"<sup>600</sup> read Octavia from a sheet of violently purple typewriting, "is situated one hundred and<sup>700</sup> ten miles southeast of San Antonio, and thirty-eight miles from its nearest railroad station, Nopal, on the I.<sup>700</sup> and G. N. Ranch consists of 7,680 acres of well-watered land, with title conferred<sup>700</sup> by State patents, and twenty-two

sections, or 14,080 acres, partly under yearly running lease<sup>700</sup> and partly bought under State's twenty-year-purchase act. Eight thousand graded merino sheep, with the necessary<sup>700</sup> equipment of horses, vehicles, and general ranch paraphernalia. Ranch-house built of brick, with six rooms<sup>800</sup> comfortably furnished according to the requirements of the climate. All within a strong barbed-wire fence.

"The present<sup>800</sup> ranch manager seems to be competent and reliable, and is rapidly placing upon a paying<sup>800</sup> basis a business that, in other hands, had been allowed to suffer from neglect and misconduct.

"This property<sup>800</sup> was secured by Colonel Beaupree in a deal with a Western irrigation syndicate, and the title to it<sup>800</sup> seems to be perfect. With careful management and the natural increase of land values, it ought to be made the<sup>800</sup> foundation for a comfortable fortune for its owner."

When Octavia ceased reading, Aunt Ellen uttered<sup>900</sup> something as near a sniff as her breeding permitted.

"The prospectus," she said, with uncompromising metropolitan<sup>900</sup> suspicion, "doesn't mention the centipedes, or the Indians. And you never did like mutton, Octavia.<sup>900</sup> I don't see what advantage you can derive from this—desert."

But Octavia was in a trance. Her eyes<sup>900</sup> were steadily regarding something quite beyond their focus. Her lips were parted, and her face was lighted by the<sup>1000</sup> kindling furor of the explorer, the ardent, stirring disquiet of the adventurer. Suddenly she clasped<sup>1000</sup> her hands together exultantly.

"The problem solves itself, Auntie," she cried. "I'm going to that ranch. I'm going<sup>1000</sup> to live on it. I'm going to learn to like mutton, and even concede the good qualities of centipedes—at<sup>1000</sup> a respectful distance. It's just what I need. It's a new life that comes when my old one is just ending. It's a release,<sup>1000</sup> Auntie; it isn't a narrowing. Think of the gallops over those leagues of prairies, with the wind tugging at<sup>1100</sup> the roots of your hair, the coming close to the earth and learning over again the stories of the growing grass and<sup>1100</sup> the little wild flowers without names! Glorious is what it will be. Shall I be a shepherdess with a Watteau<sup>1100</sup> hat, and a crook to keep the bad wolves from the lambs, or a typical Western ranch girl with short hair like the pictures<sup>1100</sup> of her in the Sunday papers? I think the latter. And they'll have my picture, too, with the wild cats I've slain, single-handed,<sup>1100</sup> hanging from my saddle horn. 'From the Four Hundred to the Flocks' is the way they'll headline it, and they'll print<sup>1200</sup> photographs of the old Van Dresser mansion and the church where I was married. They won't have my picture, but they'll get an<sup>1200</sup> artist to draw it. I'll be wild and woolly, and I'll grow my own wool."

"Octavia!" Aunt Ellen condensed into<sup>1200</sup> the one word all the protests she was unable to utter.

"Don't say a word, Auntie. I'm going. I'll



see the sky<sup>1200</sup> at night fit down on the world like a big butter-dish cover, and I'll make friends again with the stars that I haven't<sup>1200</sup> had a chat with since I was a wee child. I wish to go. I'm tired of all this. I'm glad I haven't any money.<sup>1200</sup> I could bless Colonel Beaupree for that ranch, and forgive him for all his bubbles. What if the life will be rough and<sup>1220</sup> lonely! I—I deserve it. I shut my heart to everything except that miserable ambition. I—oh,<sup>1240</sup> I wish to go away, and forget—forget!"

Octavia swerved suddenly to her knees, laid her flushed face in her<sup>1260</sup> aunt's lap, and shook with turbulent sobs.

Aunt Ellen bent over her, and smoothed the coppery-brown hair.

"I didn't know,"<sup>1280</sup> she said gently; "I didn't know—that. Who was it, dear?"

When Mrs. Octavia Beaupree, née Van Dresser, stepped from<sup>1300</sup> the train at Nopal, her manner lost, for the moment, some of that easy certitude which had always marked her movements.<sup>1320</sup> The town was of recent establishment, and seemed to have been hastily constructed of undressed lumber and<sup>1340</sup> flapping canvas. The element that had congregated about the station, though not offensively demonstrative,<sup>1360</sup> was clearly composed of citizens accustomed to and prepared for rude alarms.

Octavia stood on the<sup>1380</sup> platform, against the telegraph office, and attempted to choose by intuition from the swaggering, straggling<sup>1400</sup> string of loungers, the manager of the Rancho de las Sombras, who had been instructed by Mr. Bannister<sup>1420</sup> to meet her there. That tall, serious-looking elderly man in the blue flannel shirt and white tie she thought must be<sup>1440</sup> he. But, no; he passed by, removing his gaze from the lady as hers rested upon him, according to the Southern<sup>1460</sup> custom. The manager, she thought, with some impatience at being kept waiting, should have no difficulty in<sup>1480</sup> selecting her. Young women wearing the most recent thing in ash-colored traveling suits were not so plentiful<sup>1500</sup> in Nopal!

Thus keeping a speculative watch on all persons of possible managerial aspect,<sup>1520</sup> Octavia, with a catching of breath and a start of surprise, suddenly became aware of Teddy Westlake<sup>1540</sup> hurrying along the platform in the direction of the train—of Teddy Westlake or his sun-browned ghost in boots and<sup>1560</sup> leather-girdled hat—Theodore Westlake, Jr., amateur polo (almost) champion, all-around butterfly—and<sup>1580</sup> cumber of the soil; but a broader, surer, more emphasized and determined Teddy than the one she had known<sup>1600</sup> a year ago when last she saw him.

He perceived Octavia at almost the same time, deflected his course, and<sup>1620</sup> steered for her in his old, straightforward way. Something like awe came upon her as the strangeness of his metamorphosis<sup>1640</sup> was brought into closer range; the rich, red-brown of his complexion brought out so vividly his straw-colored mustache<sup>1660</sup> and steel-gray eyes. He

seemed more grown-up, and, somehow, farther away. But, when he spoke, the old, boyish Teddy came<sup>1680</sup> back again. They had been friends from childhood.

"Why, 'Tave!" he exclaimed, unable to reduce his perplexity to<sup>1700</sup> coherence. "How—what—when—where?"

"Train," said Octavia; "necessity; ten minutes ago; home. Your complexion is gone, Teddy.<sup>1720</sup> Now, how—what—when—where?"

"I'm working down here," said Teddy. He cast side glances about the station as one does who<sup>1740</sup> tries to combine politeness with duty.

"You didn't notice on the train," he asked, "an old lady with gray curls and<sup>1760</sup> a poodle, who occupied two seats with her bundles and quarrelled with the conductor?"

"I think not," answered Octavia,<sup>1780</sup> reflecting. "And you haven't, by any chance, noticed a big, gray-mustached man in a blue shirt and six-shooters,<sup>1800</sup> with little flakes of merino wool sticking in his hair, have you?"

"Lots of 'em," said Teddy, with symptoms of mental<sup>1820</sup> delirium under the strain. "Do you happen to know any such individual?"

"No; the description<sup>1840</sup> is imaginary. Is your interest in the old lady whom you describe a personal one?"

"Never saw<sup>1860</sup> her in my life. She's painted entirely from fancy. She owns the little piece of property where I earn my bread<sup>1880</sup> and butter—the Rancho de las Sombras. I drove up to meet her according to arrangement with her lawyer."<sup>1900</sup>

Octavia leaned against the wall of the telegraph office. Was this possible? And didn't he know?

"Are you the<sup>1920</sup> manager of that ranch?" she asked, weakly.

"I am," said Teddy, with pride.

"I am Mrs. Beaupree," said Octavia,<sup>1940</sup> faintly; "but my hair never would curl, and I was polite to the conductor."

For a moment that strange, grown-up<sup>1960</sup> look came back, and removed Teddy miles away from her.

"I hope you'll excuse me," he said, rather awkwardly. "You see, I've<sup>1980</sup> been down here in the chaparral a year. I hadn't heard. Give me your checks, please, and I'll have your traps loaded into<sup>2000</sup> the wagon. José will follow with them. We travel ahead in the buckboard." (2114)

(To be continued next month)

## Business Correspondence

From "The Automotive Industry," by  
Dora H. Pitts

*Typical Letters from Volume 1 of the  
Gregg Vocational Dictation Series*

Mr. A. B. Sampson  
2112 Fern Avenue  
New Haven, Connecticut

Dear Sir: We have your letter<sup>20</sup> of June 24. As a matter of policy we are interested in new or improved piston-ring designs,<sup>40</sup> and

have done considerable experimental work with many of them. At the present moment, however,<sup>60</sup> we do not have scuffing, over oil consumption, or blow-by troubles, and are, therefore, venturing our energies<sup>60</sup> in research in more profitable fields.

Many things affect ring performance aside from the rings themselves, and<sup>100</sup> we have devoted a great deal of time to these conditions and are using a very rigorous inspection<sup>130</sup> on our conventional rings, which seems to have produced consistent results in the field. We shall be glad to discuss<sup>140</sup> with you any development of rings, but are not in a position to enter into a long program of<sup>100</sup> piston-ring testing at present.

We thank you for bringing the matter to our attention, however. Very truly<sup>100</sup> yours, (181)

Dearing & Thomas  
Springfield, Massachusetts

Gentlemen: We are looking up information about common-carrier trucks used in intrastate and interstate service. We are seeking some "big picture" figures showing the present<sup>40</sup> state of this form of transportation and, if possible, some figures indicating the rate of its development.<sup>60</sup>

Can you give us information on any of the following points or put us in touch with the sources<sup>80</sup> of such information?

The total number of trucks used in common-carrier service, by state or a total<sup>100</sup> for the United States.

The number of individuals or companies engaged in this business, by states or<sup>130</sup> total for the United States.

Location of common-carrier truck route from which a network type of map could<sup>140</sup> be compiled, or such a map.

Total mileage of routes covered by common-carrier trucks.

Total volume of freight<sup>160</sup> handled, for any given unit of time, by common-carrier trucks.

Although this is quite a large order, we<sup>180</sup> shall be glad to secure any part of it if complete figures are not available. With best wishes, I am,<sup>200</sup> Very truly yours, (204)

## Curious Clippings

With the coming of Fall the beach chairs and umbrellas at Coney Island give way to spades and sieves, and the sand-sifters<sup>30</sup> get to work turning up watches, rings, bracelets, money, and every conceivable sort of valuable<sup>40</sup> lost by the bathers during the summer. Old timers average some \$3.20 a day, the paper<sup>60</sup> tells us.

One of the favorite stories of these sand-sifters is of the clergyman who would not trust the bathhouse<sup>80</sup> safe and hid his wallet under the Boardwalk. "When he had finished his swim," the narrator tells us, "he had forgotten<sup>100</sup> where he left it, but a guy who was walking to California with his wife and baby found it later,<sup>130</sup> and rode the 'plush' to Frisco on that wallet." (128)

They are prepared for that old Southern Streak down at the University of Texas. A course is provided for<sup>20</sup> tired students called "Sleeping P. T."—the P. T. standing, of course, for "physical training." The classroom is fitted out<sup>40</sup> with cots on which students unable to take strenuous exercise lie for thirty minutes each class period.<sup>60</sup> No "cuts" from that course, we'll bet! (65)

## September O.G.A. Test

The chief beauty about the constant supply of time is that you cannot waste it in advance. The next year, the next<sup>30</sup> day, the next hour are lying ready for you, as perfect, as unspoiled, as if you had never wasted or misapplied<sup>40</sup> a single moment in all your career. Which fact is very gratifying and reassuring. You can turn<sup>60</sup> over a new leaf every hour if you choose. Therefore no object is served in waiting till next week, or even<sup>80</sup> until tomorrow. You may fancy that the water will be warmer next week. It won't. It will be colder. (99)

## Polonius' Advice

HAMLET, ACT I, SCENE 3

Give thy thoughts no tongue,  
Nor any unproportioned thought his act.  
Be thou familiar, but by no means vulgar:  
The friends<sup>30</sup> thou hast, and their adoption tried,

Grapple them to thy soul with hoops of steel;  
But do not dull thy palm with entertainment<sup>40</sup>  
Of each new-hatched, unfledged comrade.

Beware

Of entrance to a quarrel; but, being in,  
Bear it, that the opposed<sup>60</sup> may beware of thee.  
Give every man thine ear, but few thy voice:  
Take each man's censure, but reserve thy

judgment.

Costly<sup>80</sup> thy habit as thy purse can buy,  
But not expressed in fancy; rich, not gaudy:  
For the apparel oft proclaims<sup>100</sup> the man.  
Neither a borrower nor a lender be:  
For loan oft loses both itself and friend;  
And borrowing dulls<sup>130</sup> the edge of husbandry.  
This above all—to thine own self be true;  
And it must follow, as the night the day,  
Thou canst<sup>140</sup> not then be false to any man.  
(146)

## September Talent Teaser

GARDENS BENEATH OCEAN SURPASS THOSE  
ON LAND

To most people, the seas are merely to sail over, yet these salt waters cover extensive forests, containing<sup>20</sup> the tallest plants on the globe; and their floating vegetation is equal to, if not greater than, the plant life on<sup>40</sup> land.

The salt waters, which cover three-quarters

of the surface of the globe, are the chemical laboratory<sup>90</sup> of the world. From these treasures of the deep can be drawn enough supply of chemicals, mineral, animal, and<sup>90</sup> vegetable life to supply a great part of man's needs for thousands of years.

Of all the products reclaimed from the<sup>100</sup> sea, taken in its entirety, gold is the least valuable. With every 100,000 tons of salt<sup>100</sup> taken from the ocean, come twenty-eight hundred tons of chemicals, valued at two hundred thousand dollars wholesale. (140)

## Planting Money

### From "How Banks Help Business"

A Talk issued by the Public Education Commission of the American Bankers' Association, New York City

[The correct word from each pair of words in type in the shorthand plate appears here in italics. All other words can be read by any student who has completed the first eight chapters of the Manual.]

There is a plant belonging to the mustard family, which bears beautiful *silvery* blossoms of silky texture,<sup>90</sup> shaped like coins. The plant itself is called the honesty plant or the money plant. In *England* they call the blossoms<sup>90</sup> *silver sixpence* or silver shekels. Many of us have wished that we could plant a nickel or a dime and watch it<sup>90</sup> grow and produce blossoms just like that money plant. We can't quite do that. But we can plant money and see it grow by<sup>90</sup> putting it in the bank.

Did you ever stop to think that putting money in a savings account is like putting<sup>100</sup> seeds into the ground and waiting for them to grow? The *interest* you receive on your savings account is the growth<sup>100</sup> of your money plant. It takes but a *short* time to double the money you put into a savings account. And this<sup>100</sup> increase takes place just as steadily as does the growth of a *plant*.

A savings account serves two high purposes. One<sup>100</sup> is to keep your money safe, the other is to allow your savings to work for you—to grow. Some people have the<sup>100</sup> *mistaken* idea that a savings account is a small and unimportant thing. Perhaps this is because bankers<sup>100</sup> are *continually* urging the thoughtless and inexperienced to start a savings account even with<sup>100</sup> so small a sum as one dollar and to add to it with nickels and dimes if larger sums cannot be spared.

*Bankers*<sup>100</sup> know the great power of money to grow. They do not have to impress this fact on the well-to-do or on the wise<sup>100</sup> and *prosperous* business man because successful people already know it. The reason bankers speak so often<sup>100</sup> of saving small sums is *because* they are speaking to people who are not saving anything at all. Millions of<sup>100</sup> men and women, as well as the big *corporations*, have savings accounts because they know that the money in these<sup>100</sup> accounts will protect them in time of *misfortune* and because they realize that this money is constantly earning<sup>100</sup> more money for them.

Does it surprise you to hear that big successful *business* organizations earning millions<sup>100</sup> of *dollars* maintain savings accounts? They do—all of them. That is one of the reasons for their success. These big<sup>100</sup> million-dollar *concerns* may not refer to their savings accounts by that name. They may refer to them as "reserves"<sup>100</sup> or "surplus" or as "undivided profits." But *regardless* of the name, these funds represent money saved from their<sup>100</sup> earnings, money set aside for exactly the same purpose for which you and I add a small sum to our savings<sup>100</sup> accounts.

Every *successful* business executive, whether he be the president of a railroad or of<sup>100</sup> an *electric light* company or the president of a bank, knows that hard times come when it is impossible<sup>100</sup> for their organizations to earn the usual *income*. Knowing this, they save during the years when business is<sup>100</sup> good. They put this money into *some* form of savings account. Then when business is bad they have money to fall back<sup>100</sup> on. Meanwhile this money, carefully invested, is earning money. This is called good business *policy*. If it<sup>100</sup> is good *policy* for large business concerns, is it not good business for you and me?

When we as individuals<sup>100</sup> put small sums into a savings account we are doing a significant thing—exactly the same important<sup>100</sup> and necessary thing that rich men and the big corporations do. We are *setting* aside our *savings*, we<sup>100</sup> are putting some of our money where it will earn more money. We are building up a surplus fund for ourselves. This<sup>100</sup> fund is ready for us whenever we need it for some useful purpose. *Later* we may invest it in our<sup>100</sup> education or in a business.

Fortunately most of us in our younger years do not have to use our savings<sup>100</sup> accounts for *emergencies*. Our parents or others take care of all our needs. But all of us can have and all of<sup>100</sup> us need a savings account now—we need to start a fund to which we can *add* something every week or every<sup>100</sup> month. We need to start a reserve fund now—*however* small it may be—for only from *actual* personal<sup>100</sup> experience can we become acquainted with the wonderful power of money to increase, to grow. Some day<sup>100</sup> this fund, because of its steady growth, will enable us to do things which *otherwise* we should be unable to<sup>100</sup> do. It will *give* us power just as the reserve funds of the big corporations enable them under any<sup>100</sup> conditions to go on with their *activities*. (789)

## Legal Papers

[The proper style to be used in typing the formal heading for such papers is explained in the Reporter's Department of the September GREGG WRITER.]

### COMPLAINT

The plaintiffs, complaining of the defendants, allege:

1. That at all times hereinafter mentioned,

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the plaintiffs were<sup>20</sup> and now are domestic corporations.

2. That on or about the 9th day of April, 1932,<sup>40</sup> the defendants, who then represented themselves to be the owners of the property known as Lots Nos.<sup>60</sup> 75 and 76 on Map of Property belonging to A. Castle and others; and known by<sup>60</sup> the street numbers 80 to 82 East Fordham Road, Borough of the Bronx, New York City, requested the plaintiffs<sup>100</sup> as brokers to procure a purchaser for said property for the sum of Forty-nine Thousand (\$49,000.00) Dollars; and<sup>120</sup> the defendants agreed to pay the plaintiffs, jointly as brokers Two and One-half (2½%) per centum of \$40,000.00<sup>140</sup> thereof, plus One (1%) per centum of \$9,000.00 thereof, totalling the sum of One Thousand and Ninety (\$1,090.00)<sup>160</sup> Dollars, one-half to each plaintiff.

3. The terms on which defendants agreed to sell said property were as follows:<sup>180</sup> On the signing of the contract to purchase there was to be paid the sum of Two Thousand (\$2,000.00) Dollars; upon the<sup>200</sup> closing of title the remainder of said sum was to be paid as follows: the sum of Eight Thousand (\$8,000.00) Dollars in<sup>220</sup> cash.

4. That on or about the 17th day of April, 1932, the plaintiffs procured a<sup>240</sup> responsible purchaser who was ready and willing to enter into a contract for the purchase of said<sup>260</sup> property upon the terms hereinbefore mentioned, and to the best of plaintiffs' information and belief said<sup>280</sup> purchaser was of sufficient financial ability to carry out such contract, and said proposed purchaser<sup>300</sup> duly signed a contract wherein and whereby he agreed to purchase said property for the sum of Forty-<sup>320</sup>nine Thousand (\$49,000.00) Dollars, upon the terms hereinbefore set forth.

5. That on or about the 22nd day of<sup>340</sup> April, 1932, the said contract in writing was duly signed by the defendants as sellers<sup>360</sup> and by the purchaser, and at the same time the purchaser paid over to the said defendants the sum of Two<sup>380</sup> Thousand (\$2,000.00) Dollars, and said contract was delivered to said purchaser; and by reason thereof the plaintiffs are<sup>400</sup> entitled to recover of the defendants the sum of One Thousand Ninety (\$1,090.00) Dollars, being plaintiffs' share of the<sup>420</sup> commission agreed to be paid as aforesaid. That demand therefor has been duly made and no part thereof has<sup>440</sup> been paid.

6. That at the time of procuring said purchaser, and at the time of said sale the plaintiffs were duly<sup>460</sup> licensed real estate brokers, pursuant to Ch. 672, Sec. 442E<sup>480</sup> of the Laws of 1922.

WHEREFORE, the plaintiffs demand judgment against the defendants for<sup>500</sup> the sum of One Thousand Ninety (\$1,090.00) Dollars, with interest thereon from the 22nd day of April,<sup>520</sup> 1932, with the costs and disbursements of this action.

Edward S. Torres  
Attorney for Plaintiffs,<sup>540</sup>  
70 Chambers Street,  
New York City. (546)

## VERIFICATION

State of New York {  
County of New York { ss.

\*William Carver, being duly sworn, deposes and says that he is an officer of the William Carver<sup>80</sup> Corporation, plaintiff in the within action; that he has read the foregoing complaint and knows the contents thereof;<sup>80</sup> that the same is true to his own knowledge, except as to the matters therein stated to be alleged on information<sup>90</sup> and belief, and that as to those matters he believes it to be true.

Sworn to before me this 9th day of<sup>80</sup>  
September, 1933.

(signed)

William Carver (91)

## Short Stories in Shorthand

### His Choice

The bootblack: Light or dark, sir?

The absent-minded professor: I'm not particular, but please don't give me the neck. (20)

### "Don't Trifle with That Bird!"

The small storekeeper wrote for a supply of goods. He received a wire, "Cannot send goods until last consignment paid<sup>80</sup> for."

The small merchant replied: "Cancel order; cannot wait so long." (31)

### Before the World Series

Teacher (in geography class): Can anyone tell me where Pittsburgh is?

Voice (in rear): Sure, they're playing in New York now. (20)

### Ask Ebenezer

"I certainly enjoyed the husking-bees," said the returned vacationer to a friend. "Were you ever in the country<sup>80</sup> during the season of husking-bees?"

"Husking-bees!" exclaimed the girl; "Why I never heard of that! How do you husk<sup>40</sup> a bee, anyway? (44)

### Resigned to Her Fate

The little girl had just come home from her first day at school and her mother asked her, "Well, darling, what did they teach you?"<sup>80</sup>

"Nothing much," replied the child, "I've got to go again." (29)

### Poor Dick!

Mrs. Newlywed (distractedly): I've told you to keep out of the kitchen, Dick. Now see what you've done—knocked down my<sup>20</sup> cookery book and lost my page and I haven't any idea what I was cooking. (36)

\* Word count begins here, omitting the formal heading.



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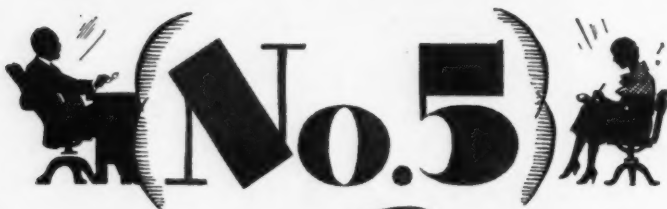
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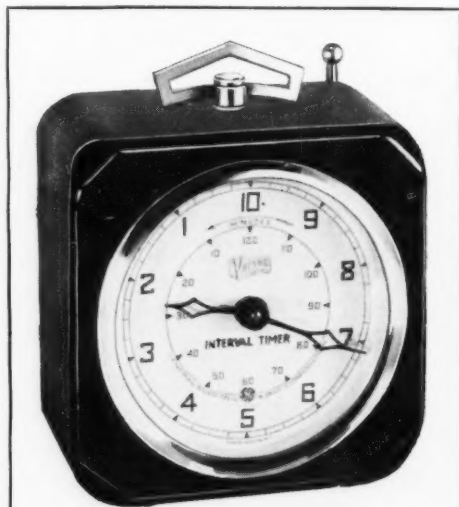
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